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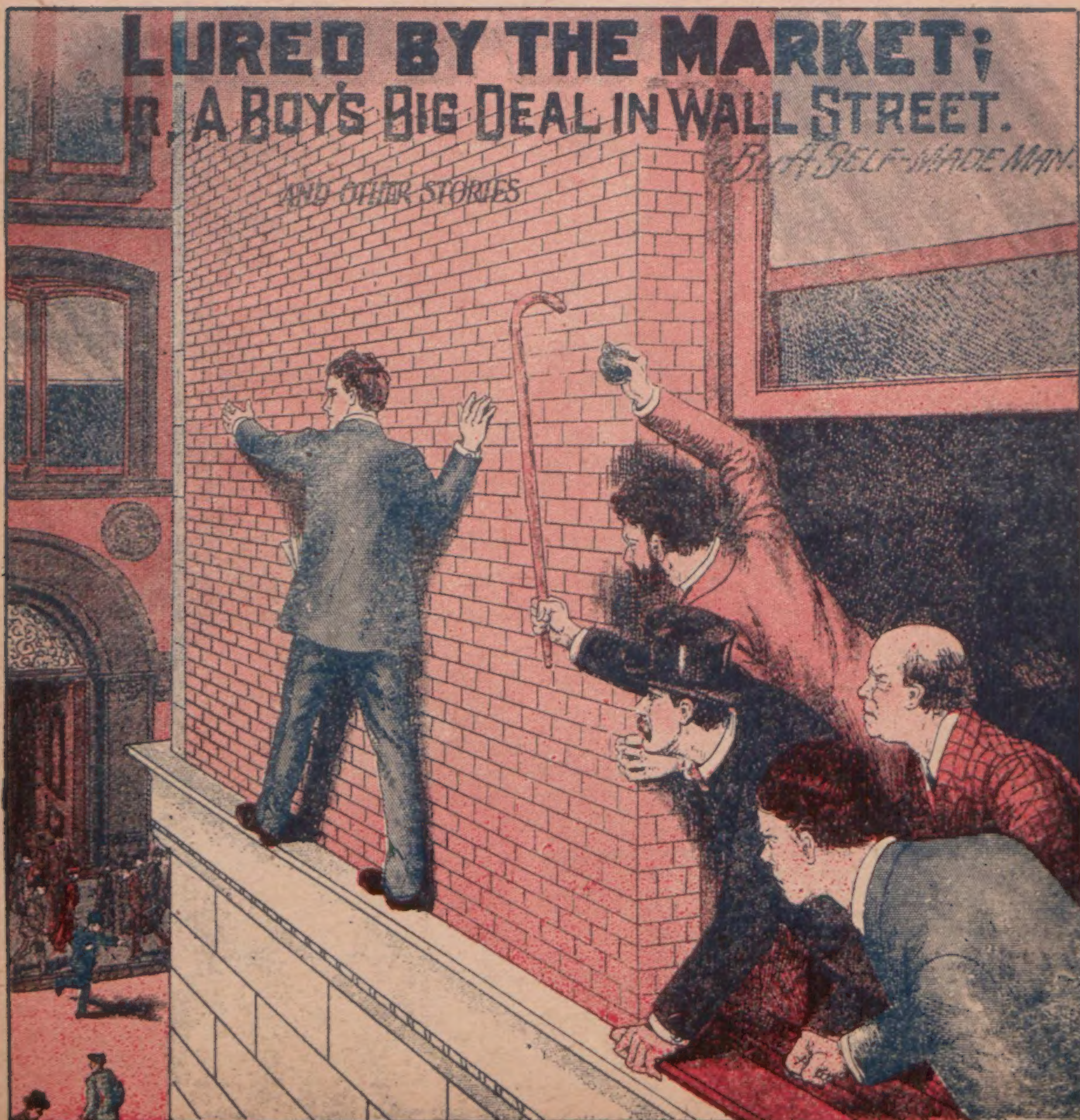
NEW YORK, DECEMBER 24, 1926

Price 8 Cents

FAME AND FORTUNE

WEEKLY.

STORIES OF BOYS WHO MAKE MONEY.



"He mustn't escape!" roared Blackford, trying to reach Nick with the hook end of his cane. Simrock grabbed a big ink bottle and threw it at the boy, but missed him. The extraordinary scene created great excitement in the street.

FAME AND FORTUNE WEEKLY

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NEW YORK, DECEMBER 24, 1926

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LURED BY THE MARKET

OR; A BOY'S BIG DEAL IN WALL STREET

By A SELF-MADE MAN

CHAPTER I.—Lured by the Market.

"Say, Nick, how came you to choose Wall Street for your sphere of action?" asked Miss Gertie Gaynor, the pretty office stenographer.

"Sphere of action is good, Gertie," laughed Nick Travers, messenger to Willis Hunter, stock broker of No. — Wall Street, in a corner of whose counting-room the two were talking. "So you really want to know why I came to Wall Street?"

"Yes, I'm rather curious to know," she replied archly.

"Why do you ask? Is it because you think I'm out of place here?"

"Oh, no; quite the reverse."

"I didn't know you thought I'd make a better farmer, or something of that sort," smiled Nick.

"Why, the idea!"

"Well, Gertie, I have no objection to satisfying your curiosity, for I know you wouldn't rest easy if I didn't. The reason I came to Wall Street was because I was lured by the market."

"Lured by the market!" she exclaimed.

"The stock market. It has a great fascination for me. I might say, like the distinguished Colonel Sellers, in the book called 'The Gilded Age,' that 'there's millions in it.'"

"Yes, there's millions in it—for the fortunate few."

"We can't all expect to be millionaires. There aren't millions enough in Wall Street to go around; but a whole lot of us can make a small barrel of money apiece if we go to work about it right."

"We! What do you mean by we?"

"We Wall Street operators."

"Do you call yourself a Wall Street operator?" laughed the fair girl.

"Why not? Do you think that I can't perform my whole duty as a messenger and do a little speculation on the side as well?"

"Oh, then you have been speculating in the market on the quiet, have you?"

"I admit that I have; but you mustn't let that out to any one in the office. I don't want the fact to reach Mr. Hunter's ears. What he doesn't know won't trouble him."

"I won't say a word. How have you made out?"

"Uncommonly well. I got hold of a tip to-day that I'm seriously thinking of using. Looks like a winner."

"Why, the market is off color and very unreliable just now."

"I know. That is one of the advantages I'm figuring on. Stocks are down. This is the time to buy, particularly if you've got a pointer that a certain stock is slated to rise shortly. It's the people who buy low and sell high who make the money, whether it's stocks, merchandise or real estate, provided, of course, they don't have to wait too long for the rise. The interest on money invested soon eats up the profits."

"You ought to know that speculation in stocks is a very risky game of chance."

"Sure, I know it; but you'll never make anything to speak of in this world unless you take a risk."

At that moment the cashier called Nick to his desk, and the conversation came to an end.

Five minutes later the young messenger was on the street with an envelope in his hand for the Stock Exchange. Nick Travers was a New York boy who lived with his parents and several brothers and sisters in a Harlem flat. His father was a custom house inspector, and made a comfortable living, so that Nick had never wanted for anything in the way of food or clothes.

When he graduated from the public school he entered Wall Street as office boy and messenger to Willis Hunter, and he had now been in the employ of that broker a matter of about three years.

It was the many opportunities that people run across in Wall Street to make money that had lured him into the business.

He had started out with one definite object in view—to become a successful speculator—and he saved his money till he had enough to make his first marginal investment.

It had proved successful, and though he encountered several set-backs he did not falter in the course he had marked out for himself, so that, on the whole, he was 'way ahead of the game at the time we introduce him to the reader.

When Nick reached the Exchange he found a number of other messengers with messages to deliver either to their employers or other brokers.

Among them he recognized his particular friend, Bob Barclay.

He and Bob were as thick as hops in season.

"Hello, Bob!" said Nick, whacking him on the back.

"Hello, old man! But don't hit me so hard on my weak lung."

"I didn't know you had a weak lung," laughed Nick.

"I didn't know it myself till the family physician examined my breathing apparatus and told me that if I didn't give up smoking cigarettes I wouldn't live to be over ninety."

"That must have been a great shock to you."

"It was," chuckled Bob. "I've been living in dread ever since."

"That so?" replied Nick solemnly; "I thought you were still living in Jersey City."

"Aw don't get funny," replied Bob.

At this juncture Mr. Hunter stepped up to the rail and took the note Nick had brought.

He tore the envelope open, read the enclosure, and dismissed his messenger with a nod.

The two boys left the Exchange together.

"Say, Bob, I've got a tip on T. & P.," said Nick.

"How did you get hold of it?" asked Bob.

"Oh, I carried a message to Sather, in the Mills Building, this morning, and while there I heard Sather tell his partner about a pool that had just been formed to boom the stock. He mentioned the names of several well-known traders who were in the combine, and said they were going to commence buying to-morrow."

"Looks like a good pointer."

"I think it's good enough to risk my money on. I'd advise you to take a flyer on it, too."

"Guess I will. I wouldn't mind adding to my little pile."

The boys parted at the office building where Nick worked and the latter took an elevator up to the third floor, where Mr. Hunter's office was situated.

When Nick walked into the office the cashier said:

"Take this note in to Mr. Blackford. If he isn't in you can give it to Mr. Simrock, his cashier."

"All right, sir," replied Nick, starting on his errand.

John Blackford's office was next to the corner one and fronted on Nassau Street.

He was known as one of the slickest operators on the Street, and was believed to be quite wealthy.

At any rate, he occupied a fine suite of three rooms, and had a lot of customers, most of them Wall Street "lambs."

He was supposed to be the head and front of the Dingley crowd, whose pool operations frequently set the Exchange by the ears.

Nick knew him well, for he often had occasion to call on him with notes from Mr. Hunter, and he didn't fancy him much.

The fact of the matter was, Nick didn't like his face, though it was handsome enough as looks go.

He distrusted the man without exactly being able to assign a reason for it.

He didn't like Otis Simrock, Mr. Blackford's cashier, any better.

He looked upon them as birds of a feather.

When he entered the office the office boy, who knew Nick well, asked him in a sulky tone what he wanted, though he knew Nick wanted to see his employer.

For reasons there was no love lost between Nick and Gid Wheeler.

"I want to see Mr. Blackford," replied Nick.

"You can't see him now. He's busy," answered Wheeler with an unfriendly look.

"How long will I have to wait?"

"Until he's ready to see you."

Nick debated in his mind whether to leave the note with Mr. Simrock or not.

His orders were to hand it to Mr. Blackford if he was in, so he decided to wait, believing the broker would be dissengaged in a few minutes.

Simrock was over in a corner of the counting-room calling a junior clerk down in no gentle way.

Like some men in a position of authority, he was a petty tyrant, and gloated over the misery he was able to inflict on others.

Nick took possession of a chair near the rail and took up a newspaper to kill time with.

He had been there about a minute when the door opened and a pleasant-looking little lady dressed in black, accompanied by a lovely-looking girl of seventeen in half mourning, entered the office.

The lady asked for Mr. Simrock.

The cashier came over to the rail near where Nick sat and said, with a sanctimonious kind of smile:

"Good-morning, madam. What can I do for you?"

"My name is Vining. Mrs. Gates, a friend, recommended me to see you about the sale of some stock I want to dispose of."

"What is the name of the stock you wish to sell?" said Simrock, rubbing his sleek hands one over the other.

"It is D. & G. Railroad shares. My husband, who has been dead a little over a year, purchased them several years ago, and we have been drawing a semi-annual dividend from them."

Simrock nodded and smiled in the same unctuous way a spider might when he saw a fly about to enter his web.

Nick glanced at the lady out of the corner of his eye and then bestowed an admiring look on the girl.

He wondered how many shares the lady had to sell.

D. & G. was gilt-edged stock, worth \$140 a share.

"How many shares do you want to sell, madam?" asked the cashier.

"I have twenty shares. I understand they are worth \$140 a share."

"I believe they are at this moment. Who did you say referred you to me?"

"Mrs. Gates, who lives in the Criterion apartment house, on West 129th Street."

"Ah, yes. I am well acquainted with her. Well, seeing that she recommended you to me, I will give this matter my personal attention. Do you wish to get all cash, or would you like to reinvest a portion of the money in other stock? I am in a position to advise you as to the best stock in the market. Now if you like to put, say, \$2,000 of your money into a good thing, a very good thing," said Simrock, laying a strong accent on the words, "I would suggest that you buy Florodora mining stock. It is a fine proposition, madam, one of the finest to be picked up anywhere in Wall Street. It is going very low just now, \$2 a share. By buying a thousand shares you would be getting in on the ground floor. The face value of the stock is \$10, and it is bound to go to that inside of six

months. So you see if you invested \$2,000 in it now in six months from now you would be worth \$10,000."

"Is it possible?" exclaimed the little widow, opening her eyes.

"Yes, madam, it is more than possible. I might say that it is almost an assured fact. It is fortunate for you that you called on me to-day, for I am not sure but this stock might go up to \$3 or even \$4 a share to-morrow. Good things like that do not linger long in the Street. I should not have mentioned the matter to you were it not for the fact that you were recommended to me by Mrs. Gates. She and I are—ahem!—old friends. I may say very old friends, and it would give me a great deal of pleasure to put any friend of hers to a good thing like Florodora."

Simrock said this with another oily smile, and rubbed his hands over and over as though washing them with invisible soap and water.

"You are very kind, Mr. Simrock."

Simrock beamed on the little widow as though he was fully acquainted with the fact, and that it was the business of his life to do favors for others.

"I presume you have brought your D. & G. certificates with you, madam?"

"Yes, sir. I have them in my bag."

"Then I will draw up the order of sale for you to sign, and while I am doing it you can consider the matter of the Florodora stock. If you decide to have me buy 1,000 shares for you—and you can't make any mistake in getting in on this stock, for, as I remarked, it will in all probability be worth \$10,000 within six months, if not before—I will strain a point and let you have the \$800 cash now. Of course this is a particular favor, as we do not as a rule make a settlement until a day or two after an order is left in our hands. But, as you are a friend of Mrs. Gates, I feel that I owe you every advantage that it is within my power to grant."

Simrock smiled unctuously again, rubbed his hands and walked over to his desk.

Mrs. Vining turned to her daughter.

"I think, Claire, that it would be much to our advantage to accept this chance, don't you? The \$2,800 represents the whole of our resources. If we take the cash we may find temptations to spend it faster than we ought, and before we realize the fact we might find ourselves embarrassed for money. Now if by investing \$2,000 in this Florodora stock we can within a few months increase it to \$10,000, we shall be abundantly provided for, and the future will then have no anxieties for us."

"Well, mother, you must do as you think best. I haven't the faintest idea about stocks, and cannot advise you," said her daughter.

"True, my dear, neither have I, for that matter. I might be inclined to hesitate were it not for the fact that Mrs. Gates has spoken very highly of this gentleman, and she assured us that he would do better by us than if we went to another broker."

"But he isn't a broker, mamma. He's only Mr. Blackford's cashier. Wouldn't it be advisable for us to see Mr. Blackford himself?"

"I don't know Mrs. Gates told me that Mr. Simrock was a kind of silent partner of the firm—one of those special partners whose names, she

said, did not appear on the door. She said whatever Mr. Simrock offered to do for us we could depend on."

"If you think it's all right, mamma, I won't say another word. I can't say that I like Mrs. Gates myself, but you know her better than I do."

"She's a very nice lady, my dear, and takes a great deal of interest in us. If she didn't she wouldn't have sent us to Mr. Simrock, I am sure."

Here Simrock returned with a paper in his hand.

"If you will hand me your certificates and sign this memorandum, with your address, at that desk, we will get the first part of our business over."

Mrs. Vining took the certificates out of her bag and handed them to him, then she went to the desk with her daughter and wrote her name and address on the lines printed for that purpose.

"Thank you, madam," said Simrock. "And now if you have decided to purchase the Florodora shares, just sign this second paper. By great good luck, madam, I find that we have one certificate for 1,000 shares in the safe. I will turn it right over to you now with the \$800 cash, and it will save you the trouble of coming here tomorrow or next day. Furthermore, by taking the stock now, while the price is \$2, you make sure of getting it at the ground-floor price. I could not positively say, if we did not have this stock on hand, that I could deliver it at \$2, for it might go to \$3 in an hour, in which case, of course, you could hardly expect us to supply it to you for \$2. In fact, even if the market price remained the same, it is not at all certain that we could buy it for less than \$2.25, for people holding good stock usually ask more than is offered," said Simrock, benignly rubbing his hands.

"I think I will take the stock," replied the little widow.

"Very well, madam. Sign the paper, please."

Mrs. Vining and her daughter went to the desk again. While she stood there it occurred to Nick to look up D. & G. on the ticker. He went to the ticker and took up the tape, just dropped by a patron of the house. The first quotation he read was "2,000 D. & G. 141." On the spur of the moment he rushed over to the lady.

"Beg your pardon, madam, but D. & G. is now going at 141. You want to call Mr. Simrock's attention to the fact, for you are entitled to \$1 more a share."

"Thank you, young man," replied Mrs. Vining; "you are very kind to advise me of the fact. That will give us \$20 more, dear," she said to her daughter, who smiled a bit gratefully at the good-looking messenger.

At that moment Gid Wheeler stepped up to Nick and told him he could go in and see Mr. Blackford, and the boy at once entered the private office.

CHAPTER II—What Nick Learned About Florodora Stock.

Nick was only in Mr. Blackford's sanctum a few minutes. When he came out Mrs. Vining

and her daughter were gone. Gid Wheeler stopped him as he was making for the door.

"Mr. Simrock wants to see you," he said with a half-suppressed grin. Nick walked up to the cashier's window.

"Do you want to speak to me, Mr. Simrock?" he said.

The cashier looked up. There was no oily smile on his sanctimonious countenance now. He glared angrily at Nick.

"What right had you to tell that lady that D. & G. had advanced to 141?" he demanded.

"I thought she ought to know, as she was selling you her shares," replied the young messenger.

"Vrey thoughtful on your part," sneered Simrock. "Don't you know enough to keep your oar out of other people's business?"

"I did it for the lady's benefit."

"Oh, you did? Is she a friend of yours?"

"No, I'm not acquainted with her."

"I didn't suppose you were. I presume you wanted the lady to think we were taking an advantage of her?"

"No; I simply told her to call your attention to the fact."

"Don't you suppose that I understand my business, you young whippersnapper?"

"You ought to."

"Well, don't you butt in here again or I'll report your conduct to Mr. Hunter. You can go."

Nick availed himself of this permission to make a hurried exit.

"What kept you so long at Blackford's?" asked Mr. Gray, the cashier, when he returned to his office.

"Mr. Blackford was engaged with a caller, and I had to wait," replied Nick.

"Oh, that was it. All right. You can take your seat."

Nick sat down and began to think over all that had come under his observation in Blackford's office.

"I'll bet Simrock would have skinned that lady out of that dollar a share and have put it in his own pocket," thought Nick. "I wouldn't trust him half as far as I can see him. I'll wager, also, he has skinned her by getting her to buy that Florodora mining stock. I doubt if it is worth \$2 a share; but if it is I'll gamble on it that it won't be worth \$10 a share in six months, or six years, either. There isn't a stock on the Goldfield list that is worth \$10 a share today. I'll just look them up and see."

He got a copy of the "Mining Journal" which gave the previous day's quotations.

"Goldfield Consolidated Mines," he read, "\$5.85. That's the highest. Then comes the Florence at \$4.30 and the Daisy at \$1. The Florodora doesn't seem to be a Goldfield mine. It isn't a Bullfrog one, either, nor a Manhattan District, either," he muttered, glancing down the sheet. "If it's a prospect it isn't worth \$1 a share. I don't think Simrock should dare charge \$2 for a prospect worth less than \$1, for the lady could have him arrested for swindling her. No, he's too foxy, I'll warrant, to put himself in such a hole as that. It must be some stock that's quoted at \$2 on which he has loaned money, and foreclosed."

Nick looked down to the end of the list.

"Here it is. The last stock on the Paradise Dis-

trict. Florodora, \$2. I never heard of it before. It must be a real mine after all. I'll ask the cashier or Mr. Hunter about it later on."

It was something unusual for Nick to interest himself in the affairs of strangers, for he thought his own business required his exclusive attention; but somehow or another he couldn't get the lovely face of the fair Claire Vining out of his mind, and then the fact that the money which formed the greater part of the resources of herself and her mother might be swept away from them by an injudicious deal interested him greatly. He wished he were acquainted with the pretty girl; but the chances were very much against his ever meeting her again, for he hadn't the remotest idea in what part of Greater New York she lived. He thought that perhaps she and her mother might live somewhere near the Criterion apartment on West 129th Street, where Mrs. Gates, Simrock's friend, dwelt. That, however, was merely a guess on his part.

Business was light that day and Nick had an easy time of it. He found an opportunity to go to the little bank on Nassau Street, where he had put through his former deals on the stock market, and left an order for the purchase of 100 shares of T. & P. at the market, which was 86. After carrying the day's deposits to the bank he was seated in his chair by the window when Mr. Hunter rang for him. He entered the private room.

"Look in the letter cabinet and bring me a letter you will find there from the Florodora Mining Co.," said the broker.

Nick was interested at once. He brought the letter to his employer.

"Do you think that Florodora stock is a good investment at \$2 a share, sir?" he asked.

"Why do you ask?" inquired Mr. Hunter, looking at him keenly.

"Because I saw a lady buy 1,000 shares of it at that price to-day, and the man who sold it to her assured her that it would go to its par value of \$10 inside of six months. It was on the strength of his statement that she bought it."

"In answer to your question I will say that I do not consider it a good investment at any price," answered the broker.

"But it is quoted at \$2 a share in yesterday's and today's mining list."

"Very true; but that is a blind on the part of brokers in the employ of the company to boost the sale of the stock among the public. Florodora is little better than a prospect. Misleading reports of a big find of silver ore have been circulated lately in all the leading mining journals. Two weeks ago Florodora was quoted at 20 cents. The price has been boomed to \$2, but it won't stay at that figure more than a day or two more, for the Goldfield brokers are already suspicious concerning the alleged find, and the Curb here puts little faith in it. If the lady in question was humbugged into paying \$2 a share for it, she was practically swindled."

"In that case, couldn't she compel the person who sold it to her to refund?"

"I'm afraid not, as the wash quotation of \$2 will stand as evidence that he sold the shares presumably in good faith."

"Even if he assured her that the price would go to \$10 in six months?"

"I won't say that. If she could bring a witness to corroborate the fact, yourself, for instance, the seller might be compelled to explain on what grounds he made the statement, that is, if the lady was induced by the statement to make the purchase."

"I think it was a shame to take \$2,000 from that lady for shares that you say are not a good investment at any price," said Nick, with a flush of indignation.

"It certainly was. Are you acquainted with her?"

"No, I am not; but I know the money represents the greater part of her cash resources, for I heard her tell her daughter so."

"She ought to have been better advised than to bring her money to Wall Street for speculative investment in mining shares."

"She didn't come down to buy Florodora stock. She came to sell twenty shares of D. & G. for cash, but the man to whom she was recommended persuaded her to take out most of the money in Florodora shares at \$2. So instead of getting \$2,820 in cash, all she got was \$820 and a \$1,000 share certificate of the mine."

"She was victimized, as she'll find out in a few days as soon as Florodora drops back to its proper level," said Mr. Hunter.

The broker turned to his desk and Nick went back to his seat.

CHAPTER III.—The Meeting at the Theatre.

Several days passed. Claire Vining's face still haunted Nick's mind, and the more he thought about her the more he yearned to know her.

He had not failed to notice the mining reports every day, and Florodora clung to the \$2 quotation until the fourth day, when it dropped to \$1 a share, and next day it was down to 30 cents on the list.

Mr. Hunter's prophecy that it would slump to next to nothing was practically verified.

When Nick saw where the price of the stock was now roosting, he got hot under the collar at the outrage which had been pulled off by Simrock on the unsuspecting widow.

"I never did think a whole lot of Mr. Simrock. I sized him up as a scaly man, and now I have evidence to show that he is dishonest. I don't know what the poor lady will be able to do about it when she realizes that her dream of easy money was as unreal as a soap bubble, but I'd like to help her get back at Mr. Blackford's cashier. He ought to be shown up as a contemptible specimen of humanity, if nothing else can be done to him. As the deal took place in Mr. Blackford's office, and Mr. Simrock is his employee, I should think that a certain amount of censure would rest on the broker, as he is responsible for any business transaction executed by any of his people. I don't see how he could repudiate it without showing Mr. Simrock up in a bad light. As to the cashier being a silent partner of the establishment, I don't believe it. If he told Mrs. Gates that he was connected with Mr. Blackford in any other capacity than that of cashier, it's my opinion he bamboozled her," said Nick to himself.

Although the young messenger was greatly in-

terested in the fate of the widow's money, he did not overlook the deal in which he was so deeply involved himself. He watched T. & P. on the tape whenever the chance was his, but instead of going up, it went down a couple of points.

Meeting Bob Barclay that day he asked him if he had gone into T. & P.

"I have. I bought ten shares on the strength of your tip. I hadn't any more than \$100 I could spare, so I put that up as margin. I see the price has dropped a couple of points, which means that I'm out about \$25 as things stand," replied Bob.

"Don't worry. I don't think there's any danger of it going down low enough to wipe out your margin. If it should, it will clean me out of \$1,000 at the same time," said Nick.

"Have you got \$1,000 up on it?"

"I have, which is all but \$200 of my working capital."

"I didn't know before that you had so much boodle at your command."

"Well, you know it now."

"If our deals go through with flying colors you stand to win ten times as much as me."

"Of course; just as I stand to lose ten times loose in it, for my \$100 looks as big to me as tip," laughed Nick.

"It's to be hoped that a screw don't work loose in it for my \$100 looks as big to me as your \$1,000 does to you," said Bob.

"Say, what have you got on for tonight, Bob?"

"Nothing. Why?"

"There's a good show at the American. Let's go."

"All right; I'm with you."

They met at an elevated station at half-past seven and took a train for Forty-second street. On the way downtown Nick told Bob about Mrs. Vining and her daughter, and how Broker Blackford's cashier had persuaded the former to buy 1,000 shares of Florodora mining stock at \$2 on the statement that it would be worth \$10 inside of six months.

"And now it's only worth 30 cents a share four days later. If that isn't a swindle I don't know what is," said Nick.

"It is a skin for fair," answered Bob. "She ought to put the case in the hands of a lawyer."

"I don't believe she'd be able to recover."

"Why not, under the circumstances?"

"Because Simrock didn't ask her a cent more than the published quotation of the stock, and he could say he was not responsible for it going down after she purchased it."

"But he practically guaranteed that the shares would be worth their par value of \$10 inside of six months, didn't he?"

"No; he didn't guarantee anything. He told her that it was bound to go up to par within six months. Besides, if she went to him now and made a kick about the price being down to 30 cents, he would probably give her one of his sanctimonious smiles, rub his hands together this way, and say that there was no cause for her to get nervous, as he had no doubt it was only a temporary slump, and that at any rate she mustn't look for results before the six months were nearly up. Oh, he's a foxy rooster, and don't you make any mistake about it."

"I'll bet he is."

"I didn't like him the first time I saw him, and he hasn't improved on acquaintance. He gave me a calling down for telling the lady that the price of her D. & G. shares had gone up a point. In a sense he was right, for I had no business to butt in. Just the same, I couldn't help it, for I didn't want to see the lady lose the \$20 she was entitled to. He knew well that D. & G. was 141 when he accepted her statement that it was 140, for I saw him look at the tape while she was signing the paper authorizing him to sell the shares. He never said a word to her about it, but had the price gone down one point instead of up, I'll warrant he would have called her attention to the fact."

"Well, I guess yes."

"I wish I could meet the lady and her daughter again. I'm sure they don't know that their new investment has already dropped out of sight. They can't learn the truth too soon, for if anything is to be done about the matter, it can't be done too quick."

"Is the young lady pretty?"

"Is she? She's a peach," replied Nick, enthusiastically.

"Kind of gone on her, aren't you?"

"Nonsense!" said Nick, flushing up to his eyes.

"What are you blushing about?"

"Who's blushing?" asked Nick, looking confused.

"You are," grinned Bob.

"Get out; you're dreaming."

At five minutes of eight they were in their seats in the orchestra. The curtain didn't rise till 8:15, so they amused themselves watching the people come in. At five minutes after eight an usher showed an elderly lady and a young one into the two vacant chairs next to Nick.

As the boys arose to let them pass, the older lady in the lead, Nick gave a gasp. He recognized them as Mrs. Vining and her daughter. As the girl took the seat between her mother and Nick, she glanced at the young messenger. Their eyes met and she recognized him as the boy who had told them about the rise in price of their D. & G. shares. A half smile played for an instant about her mouth, and she favored him with a slight bow which Nick returned very courteously. Nick punched Bob in the ribs and whispered in his ear:

"Who do you suppose these persons are who just passed us and are seated next to me?"

"How should I know? Do you know them? Fine-looking girl, all right."

"They are the ones I was telling you about on our way to the theatre—Mrs. Vining and her daughter."

"Go on! Is that so?" replied Bob, in surprise.

"Sure as you live. The young lady recognized me."

"Why don't you speak to her, then?"

"I haven't got the nerve."

"Why, you said that you wished you could meet them again so you could tell them about the present standing of their Florodora stock."

"I know I did."

"Well, what better chance do you want?"

"It wouldn't do to tell them now, you chump. It would spoil their evening. When the show is over I'll tackle them and tell them the facts. I've

got a copy of the latest market quotations of the Western exchanges in my pocket. That shows Florodora at 30 cents on the list."

The curtain rose and the show began. Nick did not glance at the young lady beside him during the run of the first act, but it was clear that Miss Claire had told her mother about the identity of the boy who sat next to her, for when the curtain fell on the act, and Nick looked around the house, he accidentally caught the eyes of Mrs. Vining. The little widow bowed with a pleasant smile, and Nick returned it politely. There were no further advances on either side till the final curtain fell, then Nick turned to Mrs. Vining and said:

"I beg your pardon, Mrs. Vining, but I should like to say a few words to you outside about the Florodora stock which you bought of Mr. Simrock the other day. Will you grant me a brief interview?"

She looked surprised, as did her daughter, and said: "Certainly."

Nick and Bob then allowed the mother and daughter to precede them out of the theatre.

CHAPTER IV.—Nick Gives the Vinings an Unpleasant Shock.

When the party had reached the sidewalk Mrs. Vining and her daughter stopped and looked at Nick inquiringly.

"To begin with, madam, I had better introduce myself so that you will know who I am."

He then told his name, and said he was working for Broker Hunter, on the same floor with Broker Blackford, in whose office Mr. Simrock was cashier.

"Now, Mrs. Vining, I hope you will understand that my object in speaking to you on a matter directly connected with your interest is a purely friendly one. I could not help hearing all that passed between you and Mr. Simrock, because you stood close to where I was seated. You sold him twenty shares of D. & G. stock, worth at the time \$141 a share, or \$2,820 altogether. Had you insisted on taking the cash, which you were entitled to, you would have been all right, for money is money all over the world; but you allowed yourself to be persuaded into taking a thousand shares of Florodora mining stock at \$2 a share, under the impression that it would be worth \$10 a share inside six months. Now, have you any idea what that stock is worth now?"

"Why, isn't it worth \$2 a share?" asked the little widow, catching her breath, while her daughter looked nervous and anxious.

"It is not, I am sorry to say."

"No?" replied Mrs. Vining, turning pale.

"It is quoted today on the Goldfield Exchange at 30 cents. Here is a printed copy of the daily mining report which all brokers in Wall Street receive as soon as it is issued. You may take it with you and look at it at your leisure."

Mrs. Vining looked as if she was going to faint.

"What shall I do?" she asked, in a helpless kind of way.

"The matter has to be carefully considered," replied Nick. "It was too bad, or, at any rate, you should have seen Mr. Blackford."

"But a particular friend of ours recommended us to Mr. Simrock, and told me I could rely on him doing the right thing by us," said the lady.

"Well, I don't think he did the right thing by you in selling you that stock. I have spoken to my employer about the matter, and he said that the \$2 quotation was, in his opinion, secured by collusion between certain brokers working in the interest of the mining company for the purpose of disposing of a quantity of the stock at as high a figure as they could get for it. In order to do this, reports were circulated concerning a rich discovery of silver ore. If the reports were founded on facts, the \$2 quotation would in all probability have held or advanced higher. I have examined back numbers of the Western market reports and found that prior to the jump of Florodora to \$2, it was selling at from 15 to 25 cents a share."

"Why should Mr. Simrock tell me that the stock was a fine one to own, and that it would surely be worth \$10 a share in six months from now?"

"I cannot say why he should tell you that, unless for the same reason that some men in Wall Street say more than their prayers at times. Mr. Simrock's motives are known only to himself. Possibly he saw the chance to make money out of you. That is what men are in business in Wall Street for, but I don't say that the majority of them will take undue advantage of a client. Men doing business in Wall Street are just as honest, as a rule, as men doing business anywhere else; but there are black sheep in the financial district as well as elsewhere."

"Do you think Mr. Simrock cheated me?"

"I think he didn't do the right thing when he sold you that stock at \$2 a share."

"What would you advise me to do? The loss of most of our \$2,000 will place us in an embarrassing financial position."

"I will have another talk with Mr. Hunter, my employer, tomorrow, and see what course he would suggest for you to follow. If you will let me have your address I will call on you tomorrow evening and let you know what he says on the subject."

Mrs. Vining gave Nick her address, and he assured her he would do everything in his power to try and get her money back if the thing was possible. While talking the party had been walking slowly toward the Sixth Avenue elevated station. When they reached it the boys assisted Miss Vining and her mother into a car and sat down beside them. Nick told them a whole lot about the way mining stocks were promoted and manipulated, and how the public was more often than not taken in by specious representations made by promoters in order to sell the stock.

Mrs. Vining and her daughter got off at the 130th Street station, and though the boys had a matter of ten blocks more to go, they deemed it their duty to see the ladies to their door, and then, after bidding them good-night, they walked up Seventh Avenue together and parted at the corner of 140th Street. Next morning T. & P. stock, in which Nick and Bob were interested, rose to 85 1-2, and both boys noted the fact with satisfaction. In the afternoon Nick saw his boss about the Florodora matter. He said he had made Mrs.

Vinings' acquaintance, and had promised to do all he could for her.

"I thought the best thing I could do was to lay the thing before you and see what you would advise her to do," said Nick.

"I should advise her to call on Mr. Simrock and see what explanation he will make about the sudden slump in a stock which he represented as a sure winner. Tell her to ask him to give her the grounds on which he based his assumption that the stock would go to par inside of six months. Make a memorandum of the Goldfield Board quotations of Florodora for the past three months and tell her to show it to Mr. Simrock, as evidence that the mine was rather an uncertain quantity which he ought not to have advised her, a person wholly ignorant of mining values, to buy a good thing. She might incidentally ask Mr. Simrock where he got the 1,000 share certificate, though it is hardly likely he will oblige her with a frank answer. Finally, you may take that letter addressed to me from the Florodora Company, which you will find in the letter cabinet, and show it to Mrs. Vining. It will cast a little light on the methods adopted by mine managers to push their stock."

Nick and Mr. Hunter had some further talk on the subject, and then the young messenger withdrew. That evening Nick called on Mrs. Vining and her daughter and told them what Mr. Hunter had said about the Florodora matter. He handed the little widow the memoranda of quotations he had prepared for her enlightenment, and also the letter sent by the manager of the mine to Mr. Hunter.

"If Mr. Simrock denies that he assured you that the stock would go to par in six months you can tell him that you have not only your daughter as a witness that he did, but Mr. Hunter's messenger, who overheard the whole conversation. If necessary, you may call on me to back up your statement," said Nick.

"You are very kind to take such an interest in our affairs," said Mrs. Vining.

"Don't mention it. I consider it a pleasure to be of service to you."

"We appreciate it very much," said Miss Claire, looking gratefully at their visitor. "We are not acquainted with anybody who is familiar with the stock market, therefore we are all the more indebted to you for your efforts in our behalf."

"Well, Miss Vining, I hate to see anyone get done up in the Street in what I consider a crooked way."

"Then you really think that Mr. Simrock took advantage of my mother's ignorance of mining stocks?"

"I don't know whether I ought to say so, but it is my private opinion that he did," replied Nick.

"And yet he was strongly recommended to us by a lady acquaintance."

"You mean Mrs. Gates, of the Criterion apartment house?"

"Yes."

"I've known Mr. Simrock in a general way for over a year, and I am sorry to say that the more I see of him the less I like him. We messengers rub elbows with half the brokers in the Street. We meet all kinds of men, and we get into the habit of sizing them up. We can often judge a man's character from trivial actions on his part. I took particular notice of the oily way he acted

toward your mother on the occasion when she sold him the bonds. He was particularly slick in forcing that stock on her without appearing to do so. I knew nothing about the Florodora mine one way or the other at the time. Had I been familiar with its record, I should certainly have tried to give you a hint, though by so doing I must have got into trouble. As it was, Mr. Simrock gave me a good calling down for telling your mother about the advance in the price of D. & G."

"Do you think he intended to take advantage of us in that also?" said Claire, with an indignant sparkle in her eyes.

"Well, he knew D. & G. was worth 141, and I think he made no offer to give you over 140, therefore, you must draw your own conclusions."

"Mamma, I am afraid that we made a very great mistake in calling on Mr. Simrock," said the young lady, turning to her mother.

"I am afraid we did," replied Mrs. Vining sadly. "Mrs. Gates certainly cannot be well acquainted with him."

"I believe Mr. Simrock told you that she was a very old friend of his," said Nick.

"He certainly did," said Claire. "He gave us to understand that it was wholly on account of his friendship for Mrs. Gates that he was, to use his own words, letting us in on the ground floor of a good thing, by which I suppose he meant according us a particular favor."

"That is what his words implied, and I must admit that it struck me as a suspicious circumstance. If Florodora stock was such a good thing as he represented it, I should think he would have passed it on to his friend Mrs. Gates, or someone else in whom he took an interest, in place of turning it over to your mother, who was a stranger to him," said Nick.

"How foolish we were, mamma, to be taken in! The thing now appears to me in a new light," said Claire, biting her lips with vexation at the recollection.

Mrs. Vining made no reply, but the expression of her face indicated that she was thinking a whole lot. It is the misfortune with a great many people in this world that they do not think of locking the stable door till the horse is gone. In other words, they wake up too late, and begin to wonder how they ever could have made such donkeys of themselves.

CHAPTER V.—What Nick Heard in the Ice Cream Saloon.

An hour later Nick was on his way home up Seventh Avenue. As he was passing a candy and ice cream establishment, he thought he would go in and get a plate of icream, something he was very fond of. He entered the place and took his seat at a table with his back to the door. While he was eating the cream a lady and gentleman, both well dressed, came in and took the table behind him.

"Well, Mr. Simrock," said the lady, "don't you think I am entitled to a handsome commission for sending Mrs. Vining to you?"

The words reached Nick's ears, and he was so astonished that some of the cream he was eating almost got into his windpipe. His first impulse

was to turn around and look to see if it really was Mr. Blackford's cashier who had been addressed, but he checked the desire, for the lady's reference to Mrs. Vining told him that it must be indeed the cashier. He listened eagerly for Mr. Simrock's reply.

"I won't forget you, Clara," said the cashier, in a familiar way. "Your friend was certainly an easy mark. The Florodora stock I worked off on her was a part of a block we received from the manager of the company, to be disposed of when the price had been boosted to \$1 or higher. Mrs. Vining was one of the first lambs on whom I unloaded a part of the stock at \$2. Our commission is fifty per cent., so we'll make a very satisfactory commission on the sales we've made."

"You say that you induced Mrs. Vining to buy 1,000 shares?"

"Yes," replied the cashier, with a satisfied chuckle.

"Then she paid you \$2,000?"

"She did."

"Your profit then is \$1,000?"

"You have hit it right."

"I think I am entitled to \$250 of that," said the lady, who was clearly Mrs. Gates, laughingly.

"Your demand is not unreasonable, for you certainly steered her to our office. I will bring the matter to Mr. Blackford's notice, and I have no doubt that the next time I see you I shall have a check for the sum in question drawn to your order in my pocket, which it will give me great pleasure to hand over to you," said Mr. Simrock.

"Small favors are always thankfully received, Otis," replied the lady.

"A check for \$250 isn't such a small one. You ought to be able to buy yourself several new gowns and hats with it."

"Oh, I'll find use for every cent of it; but tell me, what are you going to say to Mrs. Vining when she finds out that Florodora is not what you cracked it up? And what shall I say to her when she comes around and complains about the way you took her in?"

"I shall tell her that she mustn't be disturbed on account of her apparent loss. That it is customary with the insiders to bring about a slump in price just before a contemplated big advance in order to frighten nervous stockholders into disposing of their holdings so that they, the insiders, can secure as much of the stock as possible in order to reap as much benefit as possible out of the rise. That sort of thing is done right along as you know, Clara, though it won't happen in Florodora, because the scheme is a different one. You can tell her the same thing. Tell her not to worry, and above all things, hold on to her certificate. Advise her to keep away from Wall Street until she sees in the papers that Florodora is going up."

"I'm afraid she won't see the announcement very soon," laughed Mrs. Gates.

"No, I don't fancy she will; but you see, we don't want her coming around to the office and making a scene. Such little exhibitions jar on my nerves," said the cashier, rubbing his hands over each other.

Mrs. Gates laughed again as she ate her cream. She seemed to consider Mr. Simrock's remark very amusing.

"Well, I'll try to put Mrs. Vining at her ease. She is certainly the most delightfully unsophisti-

cated little woman I ever met. Why, I can turn her around my fingers as easily as I can——"

"Myself, for example," chuckled Mr. Simrock. "By the way, she has a very charming daughter—very charming, indeed."

"Don't mention her, please," ejaculated Mrs. Gates, almost spitefully. "I hate her."

"May I ask why? Are you jealous of her good looks?"

"Not at all. I don't think she is so extremely handsome. You gentlemen seem to be easily attracted by anything a trifle above the ordinary. I hate her because she seems to read me like a book and treats me rather coolly. While her mother, on the other hand, has the most unbounded confidence in me."

"The confidence of others is what we should always aim to secure," said Mr. Simrock, in a sanctimonious tone. "It is such a pleasure to do business with people who trust you."

"I agree with you, Otis. I wish the tradespeople would trust me to a greater extent than they do. It is so annoying to have the butcher, and baker, and newsman continually dunning me about their odious accounts."

"I sympathize with you, Clara," chuckled Mr. Simrock. "Well, if you have finished your cream we will get along."

Mrs. Gates got up and followed her escort out of the store, and Nick wasn't many feet behind them. He stopped and looked after them.

"I guess Mr. Simrock would have a fit if he knew I had overheard all he and his friend, Mrs. Gates, said at the table," he muttered. "They're well mated, and a nice pair of schemers, upon my word. I must inform Mrs. Vining of the true character of the woman in whom she has placed such confidence. I wouldn't be surprised if Mrs. Gates advised Mrs. Vining to sell her D. & G. shares so as to give Mr. Simrock the chance to get in his fine work. She admitted that she steered Miss Claire's mother to Blackford's office. I call her a kind of female spider. I dare say she works the confidence game to the limit. She talks like a pretty slick one. The woods are full of ladies like her who make a living by their wits—hoodwinking their lady friends. Blackford ought to take her into his office as a decoy. She'd make a good one. It's too bad that Bob wasn't with me tonight. He'd be able to corroborate all I overheard, and I'll bet with our evidence Mrs. Vining would have been able to make Simrock ante up her \$2,000 and take his worthless shares of Florodora back. As it is, Mrs. Vining will have to depend on my unsupported statement, and Simrock will call me a liar. I must see Mr. Hunter about it in the morning. Maybe he'll see a way of cornering that rascally cashier. I'd give something to trap him at his own game."

By this time Nick had reached his home and he let himself in with his latchkey. It had been arranged that Mrs. Vining and her daughter were to call on Simrock next day, and that she was to drop in at Mr. Hunter's office and see Nick first. Accordingly about eleven o'clock they appeared. Nick was out on an errand at the time, so they sat down and awaited for him. Claire attracted considerable attention from the customers by reason of her fresh young beauty. The clerks in the counting-room also noticed her, and there was a lot of "rubbering" done by them. They soon dis-

covered that she and the little lady in black were waiting to see Nick Travers.

They presumed that the young messenger was well acquainted with the visitors, and envied him the honor of knowing such a lovely girl. In the meanwhile Nick was at the Exchange, which had developed a sudden excitement around the pole of T. & P. Neither Nick nor Bob had looked for much activity in the stock for several days yet, and that the former was surprised when he saw by the blackboard that the price was steadily rising this morning, and the brokers were acting like a lot of lunatics over it. When he entered the Exchange it was going at 90—a rise of 4 1-2 points since the close of the previous day's business. While he stood at the rail waiting for Mr. Hunter to come over and get the note he had brought, Bob came bouncing in with a note to the floor representative of his firm. Right behind Bob came Gid Wheeler, Blackford's messenger. He seemed to be in a desperate hurry, and he shoved Bob aside in his eagerness to secure a coveted place at the rail just vacated by an A. D. T. boy.

"Who are you shoving?" exclaimed Bob, giving Wheeler a crack in the ribs with his elbows that sent him off to one side, while Bob took the vacant spot beside Nick.

"Hello, Bob. T. & P. is booming like a house afire this morning," said Nick.

"I noticed that it was going up by our ticker," answered Bob.

As he spoke, Gid Wheeler forced his way between Bob and another boy, practically shoving Nick's friend out of his place.

"Here, what in thunder are you about?" roared Bob, grabbing Wheeler by the collar of his jacket and yanking him away from the rail.

Gid, with a snarl, thumped Bob in the face with a swing of his elbow. Bob returned the blow with a jab in the jaw that made Wheeler's teeth rattle. In a moment the two boys clinched, and the prospect of a scrap was good. Bob, however, knew that the messengers' entrance was no place for a free fight, so he determined to bring the issue to a quick conclusion. Putting out his foot he tripped Gid over on the floor just as an attendant rushed over to interfere.

"I'll get square with you, see if I don't," said Wheeler vindictively, as he got on his feet.

Then he noticed that he had dropped the envelope he had brought to deliver. He looked around on the floor for it, but couldn't find it. One of the frisky messengers had picked it up and it was going from hand to hand, the last one chucking it out on the floor of the big room. Gid was in a great sweat over his loss. He had been told by Simrock to deliver it to Mr. Blackford in a great hurry as it was important.

"You picked up my note," he said, glaring at Bob.

"Get out. I didn't see it," replied Bob.

"You want to get me in trouble, blame you!"

"Oh, fade away," retorted Bob impatiently.

"I want you to give it up, and quit your foolin'."

"What's the matter with you? I haven't got your note. Look on the floor."

"I have looked."

"Look in your pockets."

"Ain't in my pockets."

"Well, it's your funeral, not mine," replied

Bob, turning back to the rail, just as Mr. Hunter came up and took Nick's note.

A moment later Bob delivered his, and the two boys left the Exchange just as the demoralized Wheeler saw what he believed to be his note lying on the main floor.

CHAPTER VI.—The Boom in T. & P.

When Nick reached the office he found Mrs. Vining and her daughter waiting to see him. He greeted them politely and then reported his return to the cashier. Returning to them, he said:

"I have something of importance to tell you, Mrs. Vining."

Mother and daughter looked interested. Nick then told them how he had visited the Seventh Avenue ice cream saloon after leaving their flat; how Mr. Simrock and Mrs. Gates had come in and taken the table behind him, and repeated their conversation as near as he could remember it. Mrs. Vining was astonished to learn how little of a friend Mrs. Gates really was, but her daughter was not greatly surprised.

"I have told mamma repeatedly that I had my doubts about the friendship shown us by Mrs. Gates, but as I couldn't actually prove that her protestations were not genuine, mamma persisted in keeping up the intimacy," said Claire. "Now, thanks to you, Mr. Travers, her true character is before us, and I think mamma is fully convinced that she has been greatly deceived in her. The conversation between her and Mr. Simrock, which you so fortunately overheard, shows beyond any doubt that mamma was cheated when she paid \$2,000 for that certificate of stock. Don't you think that Mr. Simrock can now be made to take the stock back and return us the money?"

"I told Mr. Hunter this morning what I overheard Mr. Simrock say about the way in which the Florodora shares came into Mr. Blackford's possession, and he said that as my testimony could not be substantiated, Mr. Simrock would probably deny that any such conversation had taken place between him and Mrs. Gates. In that case his word would be as good as mine, while he would have the additional advantage of Mrs. Gates to back him up, which she undoubtedly would, for her own interest as well as Mr. Simrock's. He said there was no doubt in his mind that Mrs. Gates and Mr. Simrock were hand in glove in little matters of this kind. That Mrs. Gates got a commission out of all business she sent Mr. Blackford through Mr. Simrock, who, while not a partner of Mr. Blackford's, was still a very important factor in his office. He told me to tell you, Mrs. Vining, to go to Mr. Blackford and lay your grievance before him personally and possibly some compromise might be reached in the matter. All questionable transactions are put through by Mr. Simrock, as it would not pay Mr. Blackford to be directly implicated in such steals, though, of course, Mr. Blackford is aware of them. In other words, Mr. Simrock is Mr. Blackford's 'goat,' and he is well paid for bearing any odium that may attach to his shady transactions."

"Then I will go and see Mr. Blackford," said Mrs. Vining, rising.

"You can't see him now, as he is at the Exchange," replied Nick. "The best time to see him

is between half-past nine and ten, or around three."

"Then we will come down tomorrow at half-past nine," said the little widow.

"I think you had better make it three in the afternoon, for then I will be at your service if you want to send for me to repeat before Mr. Blackford the conversation I overheard between Mr. Simrock and Mrs. Gates. Even if the cashier should brand me as a liar, Mr. Blackford will know that I am telling nothing but the truth, and for fear that the matter might become public, he might consider it advisable to make some satisfactory arrangement with you."

"Mamma and I will return at three today if possible. If not today, you may expect to see us tomorrow. We will come here first, if you do not object," said Claire.

"Come here first by all means, and be assured that I will do everything in my power to help you make a settlement with Mr. Blackford," said Nick earnestly.

"Thank you, Mr. Travers," said Claire, flashing a grateful look at him. "We are indeed fortunate to find such a good friend as you in our trouble. We shall not forget your kindness as long as we live, whether we are successful in recovering our money or not."

With those words both ladies rose from their chairs and offered their hands to Nick.

"I fear we have given you a great deal of trouble in this matter," added the girl, "and I am afraid it will be impossible for us to repay you except with our thanks."

"You can repay me by accepting me as a friend," replied Nick, "that is, if you think I am worthy of that honor."

"The honor is ours, Mr. Travers," replied Claire. "A friend in need is a friend indeed, it is said. We are in need and you have generously come to our aid without solicitation on our part. I speak for mamma as well as myself when I say that we shall always recognize you as our most valued friend."

"Thank you, Miss Vining," replied Nick, who then showed the ladies out into the corridor and saw them aboard the elevator.

The rest of the day up to three o'clock passed in a kind of whirl with Nick. T. & P. stock, in which he and his friend Bob were so vitally interested, kept mounting up as steadily as the thermometer on a hot summer day. An hour after Mrs. Vining and her daughter left the office it was going at 95. Nick was kept on the hustle carrying orders to his boss at the Exchange. The reception-room rapidly filled with customers, attracted from uptown by the news of a big boom on in Wall Street. The streets were full of lambs hurrying to the different offices where they expected to do business. Almost every clerk in the brokerage houses expected to have to put in overtime that day to catch up with the unexpected volume of business that the boom in T. & P. had brought about.

Of course every speculator wasn't buying T. & P. All stocks of importance were participating in the rise to some extent, and speculators have their preferences, even when one particular stock shows more promise than the others. Nick was kept on the run, in common with the other messengers, but he was too much accustomed to that to get excited over it. He was excited, neverthe-

less, because his stock was going up so quickly. Every advance of a point represented \$100 in his pocket, and when at noon he saw it marked up at 96 he knew that he was \$1,000 to the good. But it didn't stop at 96, not by a great deal, it kept on up to 100, the par value of the shares, and was selling for 101 at one o'clock. Shortly afterward he passed Bob on Broad Street. Neither stopped, for they were too much rushed.

"What do you think of T. & P.?" shouted Nick.

"I think it's going out of sight," replied Bob.

Just then the larger part of an apple caught Bob in the back of the neck, and he turned in time to catch sight of Gid Wheeler, dodging behind a wagon with a grinning face. Nick saw the whole thing, darted forward and captured Wheeler by the jacket.

"Why did you throw that apple at Barclay?" he asked aggressively.

"Who threw any apple?" replied Wheeler, with a sulky scowl.

"You did, for I saw you."

"Go on, you're dreamin'."

Nick kicked Gid's legs from under him and kept on toward the Exchange. Wheeler fell under the end of an Italian's apple cart. In scrambling on his feet he hit the bottom of the cart a whack that brought tears into his eyes and a howl from his lips. It also brought a howl of another kind from the dago, for the tipping up of one end of the cart upset part of the apples into the street. Half a dozen bootblacks and messengers began a scramble for them. The apple vendor made a grab for Gid, but that foxy lad eluded him and skipped out, and then the Italian was left to fight for his property. When Nick reached the Exchange T. & P. was going at 102.

"I wonder where it will fetch up at?" thought the young messenger as he waited for a chance to deliver his note. "I mustn't wait too long to find out, or something might happen that I wouldn't like. I'm so busy that I don't see how I can get to the little bank to order my shares sold until after the Exchange closes. That's the disadvantage of having a side issue to look after. My time belongs to my boss till I'm off for the day, and from the looks of things, I'll have all I can do to attend to my legitimate business."

Here Mr. Hunter came up, took his note and dismissed him. When three o'clock came T. & P. closed at 107 3-8—a rise of 22 points that day. The afternoon papers had a full account of the boom. One or two of the financial editors remarked that the stock looked top-heavy. Wise speculators noting the fact, left selling orders for the morning with their brokers. When Nick came back to the office after carrying the day's heavy deposits to the Manhattan National Bank, he looked for the appearance of Mrs. Vining and Claire. When they didn't show up by half-past three he concluded that they had postponed their return to Wall Street until the morrow. As he had nothing further to keep him at the office, he started for home. On the way he stopped at the little bank on Nassau Street and left an order with the margin clerk of the brokerage department to sell his 100 shares first thing in the morning. Then he went uptown mentally figuring up his profits on the deal at \$2,100, which would inflate his working capital to over \$3,000.

CHAPTER VII.—The Whitewashing of Mr. Simrock's Character.

Nick said nothing to his folks about his success in the market. They didn't even suspect that he was worth the \$1,200 he had before he went into T. & P. His purpose was to surprise them some day with the size of his pile. He was on pins and needles until the market opened strong next morning, for he could not tell but something might happen overnight to queer his expectations. Nothing happened, however, and his shares were duly sold at the profit he had figured out. T. & P. did not go more than a point higher that morning, and the wise ones who had not already sold took that as a sign that the boom had reached high-water mark, and they hastened to unload. The foolish ones, those to hang on for the last dollar, clung to the expectation that T. & P. would go to 110. It didn't.

The pool of boomers cashed in and then left the crowd to wrestle over the stock to their heart's content. The usual result followed. The bears, sizing up the situation, began selling heavily, and this speedily unsettled the price, and soon a slump set in, which ended in a kind of panic. In an hour T. & P. was below par, and still falling, and there was wailing and gnashing of teeth in hundreds of brokers' offices. Promptly at three o'clock Mrs. Vining and Claire appeared at Mr. Hunter's office and found that Nick was out at the bank. Six minutes later he returned, handed the bank book to the cashier, and joined the ladies.

"I guess you'll find Mr. Blackford in now," he said. "Better go right in, and don't let him talk you out of your money. If you give him a stiff talk, and tell him you have proof that Mr. Simrock took an unfair advantage of your ignorance of mining values, he may do something for you. Simrock will be called in to explain, but that will be all bluff. If you want me to back you up, ask Mr. Blackford to send his office boy after me. I'll wait here till I hear from you or you come back."

Fifteen minutes later Gid Wheeler came in and said Mr. Blackford wanted to see him.

"All right, Giddy, go ahead and I'll follow."

"Don't you call me Giddy," snorted Wheeler.

"Why not? It's your name, isn't it?" chuckled Nick.

"No, it ain't. My name is Gideon."

"Well, Gideon, get a move on and escort me into your boss's sanctum."

"Aw, shut up," replied Gid, walking away.

When Nick entered Blackford's office he didn't see Simrock at his desk, so he guessed he was in the private room with the broker and the ladies. He found his guess was correct as soon as he entered Blackford's private room. Simrock looked daggers at him, and Blackford didn't look any too pleasant.

"What can I do for you, Mr. Blackford?" he inquired.

"This lady," indicating Mrs. Vining, "says you overheard a conversation between Mr. Simrock and a lady in an ice cream saloon on Seventh Avenue the other evening with reference to the Florodora mine, which was not to his credit. Please state what you say you overheard."

Nick repeated the main features of the conversation so far as they concerned Florodora stock.

"That boy is a liar," said Simrock when Nick

finished. "The lady I was talking to was an old friend of mine named Gates, and we didn't talk about Florodora or any other stock. I seldom talk shop away from the office. This boy, who seems to have made Mrs. Vining's acquaintance somehow, is only trying to make trouble for us."

I didn't expect that you would admit saying what you did to Mrs. Gates, for it would criminate you," replied Nick resolutely.

"Criminate me, you young rascal!" roared the cashier. "How dare you use such a word in connection with me?"

"Because it applies to you. You knew when you sold Mrs. Vining that stock that you were working a gold brick off on her. If Mr. Blackford doesn't make you return the money and take back the certificate, I'll show you up all over the Street. I'll tell every broker I know about the transaction, and I guess if you have any reputation left it will find its way up Salt River."

Mr. Simrock glared at Nick in speechless rage, while Mr. Blackford looked at the plucky lad as if it would have given him great satisfaction to throttle him. Nick didn't care a pinhead for their black looks. He was there to back up the little widow's cause, and Claire's bright eyes spurred him on.

"Madam, I'm sorry that you impute dishonorable motives to my cashier," said the broker. "If he was that kind of a man, I wouldn't have him in my office. He sold you the stock in good faith, and it isn't his fault, nor is it mine, that the price has dropped to twenty-five cents where it is today."

"He never sold the stock in good faith," chipped in Nick. "He knew that the quotation of \$2 for Florodora was a fake one. You ought to make good——"

"I don't want to hear anything more from you, young man," glowered the broker. "You can get out of here."

"Thank you for permission to depart," replied Nick ironically. "Can I be of further use to you, Mrs. Vining?"

"I don't know. These men do not seem to believe your statement of what you overheard. I think I will go, too, as it doesn't appear as if I was going to get any redress," said Mrs. Vining.

"If Mr. Blackford doesn't make good your loss, you ought to have Mr. Simrock arrested as a swindler, for that's just what he is," said Nick defiantly.

With an ejaculation of rage the cashier made a spring at the boy, but Nick, with a tantalizing laugh, slipped out of his reach, and out of the doorway as well. Simrock chased him as far as the corridor door, but he might as well have pursued a will-o'-the-wisp as the agile young messenger. After Nick's exciting exit, Mr. Blackford offered Mrs. Vining \$500 as a compromise, telling her in suave tones that he was very sorry any doubt as to the honesty of a transaction, which had taken place in his office had arisen in her mind. He further told her that Nick bore the worst reputation of any boy in the Street, and that his word was not to be depended on, particularly when his statement was repudiated by a gentleman of Mr. Simrock's integrity and standing in the financial community. To prove his words he called his own messenger into the room and asked him if it wasn't a fact that Nick

Travers was known as the worst liar in Wall Street.

Wheeler was only too delighted to bear testimony against Nick, whom he cordially detested, and in addition to corroborating his boss, he voluntarily added additional evidence calculated to blacken Nick's reputation as much as possible. Mrs. Vining could scarcely believe that the boy who had tried to help her out of her trouble was so bad as he was represented by the Blackford bunch. As for Claire, she didn't believe it at all. Her eyes flashed indignantly, and she told the broker that he must be mistaken, for during the short time that she and her mother had known Nick he had shown himself to be a perfect young gentleman.

"You don't know him, young lady. He's a kind of Dr. Jekyll and Mr. Hyde combination. In other words, an arch hypocrite. To see him sometimes you'd think that butter wouldn't melt in his mouth. That's the way he comes it over his employer, who thinks he is the essence of perfection. I was deceived in him myself for a long time. In fact, Mr. Simrock once was so prejudiced in his favor that he wanted me to get him away from Hunter, and I went so far as to offer him a higher salary to come to work for me. Isn't that a fact, Mr. Simrock?" said Mr. Blackford, appealing to his cashier.

"It is, indeed," replied Mr. Simrock, with a sanctimonious air. "I once thought that boy was a treasure, but, alas! for the weakness of human nature, I discovered that he was a young wolf masquerading in sheep's clothing."

The cashier spoke as if the fact that Nick, in his opinion, was not what he ought to be, occasioned him much spiritual pain. Claire listened in silence, but she took no stock in the statements made against Nick. The source from which they came did not appeal to her, for had not Mr. Simrock deceived and swindled her mother with Florodora stock? She put no trust in either gentleman, while she had the utmost confidence in the young messenger, whose friendship for her mother and herself she was satisfied was genuine.

"Well," said the broker to Mrs. Vining, "shall I draw you a check for \$500, as an evidence that I wish to do the right thing by you, even at a personal loss?"

"I think you ought to take the stock back and give my mother her \$2,000," replied Claire, speaking for her mother. "We are not satisfied that an unfair advantage has not been taken of us."

"My dear young lady, you ask too much. If we refunded to everybody who felt aggrieved over the fall in price of a stock they purchased in this office, I would have to go out of business. I see nothing irregular in the transaction. Mr. Simrock assures me that he did not force the stock upon your mother. He admits that he told her it was a good investment, and the unexpected drop doesn't absolutely show that it isn't. He did not tell you it wouldn't go down. What he did say was that in his opinion Florodora would be worth \$10 a share in about six months. Isn't that so?"

Mrs. Vining had to admit that that was about correct.

"Very well, then," continued the broker, "you must, in justice to Mr. Simrock, wait for six months and see whether his prognostication is verified or not. Mr. Simrock is an enthusiastic believer in a golden future of all good Western

mines, and there are many reasons for believing that Florodora will eventually bob up as a winner like the famous Jumbo of Goldfield. Mr. Simrock, I assure you, is a Christian man, a deacon in his church, and eminently respected and admired by a large circle of friends who have had many opportunities of proving the sterling worth of his character. Possibly in his over anxiety to do you what he thought to be a favor, he represented the stock in a trifle too glowing a way, so if he made a mistake, it was one of judgment and not of the heart. His heart, madam, is in the right place. I ought to know, for I have had intimate business relations with him for ten years, and I trust him implicitly. He could easily rob me of thousands of dollars in his position of cashier, for I do a very large business in the aggregate, if he was by nature crooked. No, madam, you have mistaken Mr. Simrock, and he feels much hurt over even the insinuation that he had not done fairly by you."

As the broker spoke the cashier's face assumed a look of injured innocence and pathetic resignation.

"In fact, madam, I may say in confidence that the \$500 I am offering you will come from him, as I do not consider myself at all responsible for your temporary loss. Mr. Simrock told me to give it to you, for he says he would rather lose every dollar he owns than feel that he was in the least degree responsible for causing you distress of mind. So you should see, madam, that Mr. Simrock is not the swindler that reckless young Travers would have you believe. Shall I draw that check?"

Mrs. Vining seemed much impressed by Mr. Blackford's glowing tribute to his cashier, though Claire wasn't, and agreed to take the check and retain the stock pending future developments.

CHAPTER VIII.—Nick Undertakes a Perilous Feat.

It was four o'clock nearly when Mrs. Vining and Claire returned to Mr. Hunter's office, where Nick was waiting for them. Mrs. Vining told him that she had settled for \$500 and was to keep the stock.

"I suppose that was the best you could do," replied the young messenger; "but it isn't fair, just the same. He ought to have taken the stock back and refunded the whole of your money. He is \$500 ahead through the swindle, less whatever he feels inclined to allow Mrs. Gates as commission for her share in the outrage."

Claire then told Nick how Mr. Blackford had assailed his character, and how Mr. Simrock and the office boy had corroborated him. Nick laughed.

"You could hardly expect them to speak well of me when they recognized me as the cause of your making a demand on them for justice," he said. "I am sure you won't think the less of me on such evidence. I have tried to do the best I could for you in this matter, and I think I have given you every opportunity to judge me as I deserve. It is true you know very little about me, but I am willing to be judged on that little. Should you entertain any doubts as to the honesty of my endeavors in your behalf, or my general character, it isn't necessary for you to continue the acquaintance. I won't kick, for I am fully repaid by the

fact that you have got something out of Mr. Blackford. As for my being, as Mr. Blackford asserts, the worst boy in Wall Street, I could easily disprove it by referring you to fifty outside brokers who know me in a general way. The fact that I have been in this office for three years is a pretty good sign that I have given satisfaction to Mr. Hunter, and he couldn't afford to keep a messenger who earned a bad reputation in the Street. In fact, no broker would, for messengers are required to do credit to the offices where they are employed."

"We didn't believe a word that Mr. Blackford or others said against you," said Claire, in a tone that showed she meant it. "We would indeed be very ungrateful to you if we permitted ourselves to be prejudiced against you by the statements of interested persons. We shall continue to regard you as our friend, and I hope you will give us an opportunity of proving it by calling on us whenever you feel inclined to do so."

"Thank you, Miss Vining, for this assurance. I shall be very glad to visit you and your mother any time that you will receive me," replied Nick, his heart beating quicker than usual under the glances of the girl's lovely eyes. "Now if you like, I will see you to the elevated."

They accepted his escort and he rode uptown with them. In fact, he got out at 130th Street and saw them to their door and walked home the rest of the way. Next day Nick got a settlement and his check from the little bank. He immediately put the money into 300 shares of O. & W. stock on margin, for he saw it was going up, and he thought he saw a good chance of adding another thousand at least to his capital. He paid 116 for the O. & W. shares, which was rather low for them, and he looked to see them go above 120 in a day or two. He was not wrong in his judgment. On Tuesday of the following week O. & W. reached 122 1-2 and Nick sold out, making about \$1,800 profit, which made him worth something over \$5,000. Bob Barclay was in high feather over his profit out of T. & P. His \$100 margin had expanded into \$300, and that made him feel rich.

"I wish you'd get hold of another tip as good as that one," he said to Nick.

"Why don't you try and get hold of one yourself for a change? You have the same chance to do so that I have."

"I wouldn't object," said Bob. "Good things like that don't often come within reaching distance of us messenger boys."

"I don't rely on tips to make money in the market; if I did, I guess my deals would be few and far between. I just made \$1,800 on O. & W."

"The dickens you did! What, on top of your T. & P. profits?"

"Yes. I noticed that it was low and going up, so I bought 300 shares at 116 and sold it yesterday for 122 1-2. Now it's 121 3-4."

"You're a lucky boy, all right."

"I think there was as much judgment as luck in the deal. O. & W. is a gilt-edged stock, and a safe proposition to take chances in at times. This happened to be one of the times."

An hour or so later Mr. Hunter gave Nick some papers to take to Gertie Gaynor to be copied. Nick had already told her about the bunch of money he had picked up out of T. & P. and been congratulated by her. When he brought

the papers to her he surprised her with the information that he had added \$1,800 more to his pile through a deal in O. & W.

"Upon my word, Nick, you seem to be a born speculator," she said. "That's why, to use your own expression you were lured by the market."

"I guess that's right. I'm right in my element when I've got a deal on. It would be a great advantage to me, don't you think, if I was my own boss, and in a position to give my exclusive attention to the market."

"You aren't thinking of giving up your position, are you?"

"Not just at present; but I can't say what I may do in the near future."

"I advise you to look and consider well before you leap. One unfortunate deal might strip you of all the money you've made, and then you'd have to look for a position again."

"Oh, I won't shake this place until I feel pretty sure of the outlook ahead."

A day or two later he was sent with a note to Mr. Blackford's office. Gid Wheeler was out at the time. Nick was rather dubious about the kind of reception he would receive from the broker and his cashier. They were both awfully sore on him for working in the interest of Mrs. Vining. By butting in he had cut the profit they expected to make in two, and neither of the men could forgive him for his activity in the matter.

However, Nick didn't care a snap for Blackford or his cashier, either. Being satisfied now that they resorted to dark tricks, not recognized by brokers generally, he had lost all respect for them or their opinions. When he entered Blackford's office he found the broker his cashier and two clerks in the middle of the reception-room engaged in a wordy scrap. Blackford looked mad, the cashier far from angelic, while the clerks, one of whom was an old bald-headed man with a smoothly shaven face, appeared to be disturbed.

"I tell you, Saunders, I won't stand for this kind of thing," roared the broker. "This is the second mistake you've made this week, and both have cost me money."

"I am very sorry, sir," faltered the old man, "but——"

"But nothing," snorted Blackford. "It's my opinion you've outlived your usefulness."

"I've been with you ever since you started, fifteen years ago, and——"

"What in thunder do I care how long you've been with me? I've paid you for your services, haven't I?"

"Yes, sir," replied the old man, meekly, "and I've done my duty faithfully."

"This looks like it, don't it?" sneered the broker, shaking a paper in front of the clerk's face.

"You know, sir, my wife has been very sick lately. I have been afraid she might die. We've been married nearly fifty years, and my anxiety over her has perhaps made me a little forgetful. I hope you will overlook it this time, and I will try and not have such a thing happen again."

"I don't propose to have it happen again if I can help it. I think I will dispense with your services at the end of the month. Mr. Simrock has been complaining about your work for some time, and what doesn't please Mr. Simrock doesn't

please me. Unless he's willing to take the responsibility of retaining you, you'll have to go. That's all there is to it. As for you, young man," he added, turning to the junior clerk, "Mr. Simrock informs me that he would rather have your room than your company here, so your connection with the office will cease Saturday."

As the broker turned away Nick stepped up.

"Note from Mr. Hunter, sir," he said coolly.

Mr. Blackford glared at him a moment and then seized him by the arm.

"I've got you at last, young man," ejaculated the broker, with a malevolent look. "Mr. Simrock, please get between us and the door. I don't want this young whippersnapper to get away before I've had it out with him."

"I've got nothing to say to you, Mr. Blackford," replied Nick, snatching his arm away.

"But I've something to say to you," said Blackford, making a grab for him.

Nick eluded him, and, seeing that his escape by way of the corridor was cut off, he made a spring for the open window, and stepped out on the wide coping which ran the length of the building. The broker tried to stop him, but failed, for Nick left the window and began to feel his way along the coping toward the corner of Wall Street—a nervy and dangerous feat.

"He mustn't escape!" roared Blackford, trying to reach Nick with the hook end of his cane.

Simrock grabbed a big ink bottle and threw it at the boy, but missed him. The extraordinary scene created great excitement in the street. Nick kept on as coolly as if he were walking on the pavement below, and to the rage and disappointment of his enemies, disappeared around the corner of Wall. The first window he came to was partly raised. He pulled it up still further and, stepping in the room, found himself in the private office of a well-known broker.

CHAPTER IX.—Nick Picks Up a Gilt-Edged Tip and Makes a Wad Out of it.

There was no one in the room at the moment. As Nick turned to close the window a gust of wind blew several papers off the broker's open desk. Nick stooped and picked them up. While doing so he unconsciously read the writing on one of them which ran as follows:

"Stone—L. & O. is the stock. Buy every share that is offered, and follow the market till I tell you to stop.

"Benson."

"That means a corner," thought Nick, as he returned the papers to the desk. "I didn't mean to read the paper, but somehow I couldn't help it, and now I've got hold of a valuable tip. Well, it won't hurt anybody for me to know about it, for I won't mention it to any one unless it is Bob."

He walked out of the room unnoticed, for the waiting-room was deserted at that hour, and returned to his own office, where he told Mr. Hunter what had happened in Blackford's office, and how to escape from the angry broker he had been forced to trust his life to the coping on

the outside of the building as far as Broker Stone's office. Mr. Hunter appreciated the risk his messenger had run and he was indignant at Blackford. He went into Blackford's office and had a pretty sharp talk with him.

"The boy might have fallen, in which case he would have been killed," he said.

"That wouldn't have been my fault," retorted Blackford. "I didn't force him out of the window. He deliberately got out himself. Mr. Simrick and I both tried to restrain him, but were unable to reach him."

"It is just as well that you didn't reach him, for you might have caused him to lose his balance. If you hadn't treated him so roughly he wouldn't have tried to make his escape by the window," said Mr. Hunter.

"Well, I had a bone to pick with him," growled Blackford. "He butted into a business matter of mine, and I intended to give him a calling down."

"You could have had your grievance out with him in your private room, and without resorting to physical violence. I trust you will not interfere with him again in the same way, as he is a spirited boy, and might do things he would regret."

Blackford did not offer to tell his grievance to Hunter.

Indeed, from his visitor's manner he suspected Nick had already acquainted him with the facts of the case, and as they were not over creditable to his office, he did not care to rake them up again.

So he changed the subject and Hunter presently took his leave.

Next morning Nick found a chance to go the little bank, on which he held a certificate of deposit for \$5,000, and he put it up as margin on 500 shares of L. & O. at 80.

He had thought the matter over, and was satisfied that the tip was a gilt-edged one, and that he could afford to take the risk of it turning out to be a winner. He did not see Bob till he went to the Manhattan National Bank with the day's deposits. There he found his friend in the line ahead of him, and told him to wait for him as he had something important to communicate. Bob waited, and when the boys left the bank together, Nick said:

"I've got hold of another tip, and it's a cuckoo."

"That so? What is it this time?"

"There's a corner forming in L. & O."

"How did you find it out?"

Nick told him.

"It's a dandy," said Bob. "I'll get in on it myself, bet your life. Gee! but you took a great risk in getting away from Blackford's office by way of that coping. You make me nervous to think of it. I don't see how you dared do it. I wouldn't have taken the chances you did for a gold mine."

"Oh, it was safe enough if you had the nerve. The coping is all of ten inches wide, and that is broad enough for anybody to walk on with the wall to lean against for support."

By this time the boys had reached the corner of Wall and Nassau Streets, and Bob continued on alone the rest of the way to his office. The second day after the foregoing conversation Nick carried a note to his employer at the Exchange. While waiting to deliver it he noticed Broker Stone standing at the L. & O. pole, and from his actions he judged that he was buying L. & O. shares as fast as they were offered to him by

brokers who had the stock for sale. He seemed to have no difficulty in getting the stock, for many brokers had it to dispose of at the market price. From this Nick guessed that there must be a lot of it out. The blackboard showed that it was going at between 80 and 81. Nick left the Exchange as soon as he handed the note to Mr. Hunter. He was more than ever satisfied that the tip he had risked his money on was going to turn out a winner, and was proportionately elated. The next time he visited the Exchange Broker Stone was still buying L. & O. Bob came in before he left, and during their brief talk Nick learned that his friend had bought 30 shares of the stock on margin with his \$300. L. & O. advanced a fraction over one point that day, but small as that was it represented a profit to Nick of \$500. That evening Nick dressed himself with extra care and started for the Vining flat.

He had written Claire that he would call, and mother and daughter were expecting him. They received him very graciously, Claire looking lovelier than ever in a nice new house-gown, which she was wearing for the first time. After a little while Mrs. Vining left the young people together, for she understood that Nick was really her daughter's caller. Claire and the young messenger enjoyed each other's company very much indeed, and were sorry when the clock noted the hour of half-past ten, and Nick reluctantly said he guessed it was time for him to go.

"When may I expect the pleasure of another visit from you, Mr. Travers?" said Claire when she accompanied him to the door of their apartments.

"I could call most any evening next week that would suit you," he replied.

"Shall we say Wednesday, then?" she said.

"Wednesday will suit me," replied Nick, and it was so arranged.

He could think of nothing but Claire on his walk home, and there wasn't any doubt in his mind that she was the most charming girl he had ever met. Next day Broker Stone made his appearance again at the L. & O. pole, and renewed his bidding for the stock. The brokers were less eager to sell to him, and as a result he had to offer a higher price. When Nick reached the Exchange at eleven o'clock he saw L. & O. marked up at 82, and he judged it would go higher before the day was out. As a matter of fact, it did, for it closed at 83 3-8. L. & O. continued to go up slowly for several days, and on Saturday when the Exchange ceased business at noon it had reached 88. When he left the office with his pay envelope in his pocket he found Bob waiting for him at the entrance. Bob could talk of little else than L. & O. His mind was full of it, because he was nearly \$250 ahead of the game.

"You're going to make a wad of money out of it with your 500 shares, Nick," he said. "I expect to make \$500 myself."

"Yes, I hope to. We both got in on the ground floor, and I am looking for an advance of at least 15 points."

"Oh, it will go higher than that, for it's up 8 points already, and is only beginning to attract attention. Wait till it booms in earnest."

On Monday L. & O. opened at 88 3-8, and by noon was ruling at 90. Many astute brokers who had been holding on to shares they had bought in the low eighties unloaded and the price dropped

back to 89. The price, however, soon jumped up again to 90, and buyers were plentiful at last. At two o'clock, when it reached 92, there was a sudden rush to buy and it jumped up to 94. The apparent scarceness of the shares on the market set speculators thinking and the buying became heavier at increasing quotations. Next morning, soon after the Exchange got under way, L. & O. became the chief center of excitement on the floor. The newspapers having called attention that morning to the rise in the stock, the general public began taking a hand in the game and then the boom began in earnest. The price rose in a hurry, because the demand was greater than the supply. By noon it had passed par and was up to 106 at two o'clock. Nick concluded that he couldn't afford to take any more chances with it, and at the first chance that came his way he rushed up to the little bank and ordered his shares sold. It was done inside of ten minutes at 106 and a fraction, and when the young messenger got a settlement he found he had made \$13,500.

About this time Nick became imbued with the fact that he ought to go into business for himself. He kept the matter to himself for a few days and then made up his mind to hunt up an office.

CHAPTER X.—Nick As His Own Boss.

On the following Saturday Nick surprised Mr. Hunter by tendering his resignation as his messenger, to take effect as soon as he had secured another boy that filled the bill.

"Why do you want to leave, Nick?" asked his employer.

"I think I can use my time to better advantage than carrying messages, sir."

"I don't like to lose you. Perhaps I can promote you to a desk in the counting-room. I'd rather make a place for you than lose you altogether."

"I am very much obliged to you for the offer, but I've an idea I can do better than that," replied Nick.

"Then somebody has made you a better offer than I can?"

"No, sir. I'm not going to work for anybody else."

"What are you going to do then, if it is a fair question?"

"I'm going to work for myself."

"Then you're thinking of going into some kind of business?"

"Something like that, sir."

"I suppose your father is going to stake you; but I should imagine that it would be a rather risky venture for a boy of your years to go into any business that you do not thoroughly understand. You are throwing to the winds the three years of experience you've had in Wall Street and embarking into something no doubt widely different."

"No, sir, I'm not throwing away my Wall Street experience. I'm going to put my experience to a more profitable use, that's all."

"Indeed," replied Mr. Hunter, in some surprise. "This business you speak of is in some way connected with Wall Street, eh?"

"Yes, sir. I may also state that my father is not going to back me. I shall back myself."

"Then you have money of your own? Have you been left a legacy?"

"No, sir; I made the money myself."

The broker immediately jumped to the conclusion that Nick had saved up all of his wages with the knowledge and consent of his parents, and that the aggregate sum which had accumulated at interest was tempting him to start out for himself.

"I hope you have given this new departure your earnest consideration, and that your parents approve of it."

"I never do anything contrary to the wishes of my parents," replied Nick, who had surprised his family with the story of his Wall Street operations, and the evidence of his financial standing, and had secured their approval of the course he intended to pursue.

"I am glad to hear that. - In fact, I never doubted your loyalty to your parents nor to me either."

"Thank you, sir. I have tried to do my whole duty since I've been with you."

"I know you have; and it is for that very reason I regret to have you leave me. Still, if you have good reason for believing that you are going to materially benefit yourself, I won't offer any further objection. If I ever can be of any assistance to you in your new field of action I hope you will not hesitate to call on me at any time."

"Thank you, Mr. Hunter. I appreciate your generous and friendly offer."

As Nick did not offer to tell what kind of business he expected to embark in, Mr. Hunter did not feel as if he could ask him, though his curiosity was aroused on the subject. If it was connected with Wall Street he would probably learn sooner or later. So he accepted Nick's resignation and looked around for a new messenger to take his place. On his way home that day Nick saw Gid Wheeler arrayed in an A. D. T. uniform. This was a surprise to him, as he had not heard that Wheeler had left Broker Blackford. Knowing that Blackford took no nonsense from his employees, he guessed that Gid had been bounced for some reason. Gid scowled at him and said:

"I'll get square with you for doin' me up."

"Doing you up!" exclaimed Nick, in astonishment. "What do you mean?"

"You know what I mean all right."

"I do not. If you've quit Blackford I don't see what I had to do with it."

"You had everythin' to do with it."

"You must be crazy."

"Naw, I'm not crazy. I lost a note I was takin' to Blackford at the Exchange. You found it and took it in to Simrock. That settled my hash. Blackford bounced me right off the reel."

"Oh, I see what you mean. I didn't know that you had dropped it. I found the envelope. It was addressed to 'J. B.' Considering that the initials were Blackford's, and the locality where I found it, I judged it belonged to Blackford. I showed it to Mr. Hunter and he told me to take it to Simrock. That's all there was to it."

"Well, I lost my job through it."

"But I see you've got another."

"It doesn't pay as well, and I've got to wear this blamed uniform."

"You ought to make up the difference and more out of tips."

Evidently Gid hadn't thought about that before. He had only started out in his new position,

that morning, and wasn't wise to the perquisites attached to it.

"You're bound to pick up a dollar or two extra a week if you make a good showing."

"What do you mean by a good showin'?"

"Be polite and gentlemanly to the people you carry messages to. Show them that you're one of the bright ones and don't go to sleep on your route. Then you'll find many brokers will hand you out a dime or a quarter for yourself."

"Gee! That will be a snap," grinned Gid. "I wasn't on to that. I guess this ain't such a bad job after all. My old woman always freezes on to my envelope every Saturday, and I have a hard time gettin' her to stake me to a show. Now I'll be able to hold out all that I get over my wages. I'll be right in it."

Gid seemed to forget all about the grouch he had against Nick and walked away in good humor. Mr. Hunter got a new messenger on Tuesday, and Nick broke him in during the rest of the week, so that he was fairly competent to hold his end up. When Saturday came Nick bade Mr. Hunter and all hands in the office good-by, and received their best wishes for his future. None knew Nick's intentions but Gertie Gaynor, the stenographer, whom Nick had always made a confidant, and who could keep a secret even if she was a woman. On Monday Nick rented a small office from a man in the Atlas Building, on Wall Street, who wanted to curtail his expenses.

He furnished it up in good shape, added a small safe and a ticker, and had his name painted on the door. Then he invited his folks to come down and visit him, extending a similar invitation to Claire and her mother.

His father dropped in on him during the following week.

"You look like a man of business, Nick," he said.

"That's what I am, father. Take a cigar," and the boy handed out a box of cigars he had provided for any gentleman visitor who was addicted to the habit.

"I hope you don't intend to learn to smoke yet a while," said his father, as he helped himself to one and lighted it.

"No, sir; I haven't any ambition in that direction. I got the cigars to treat my friends who smoke. It's the proper caper, you know."

"There's no harm in that. A good many men will appreciate your thoughtfulness in this particular."

Mr. Travers remained half an hour and then went back to his work at one of the big steamship docks where he looked after Uncle Sam's interests. About an hour after Mr. Travers left Bob called on Nick. It was his first visit to his friend's office, as he had been laid up for almost a week at his home with a bad cold.

"You've got a swell place here if it is small," he remarked as he sat down beside Nick's desk.

"So you're a regular speculator now."

"That's what I claim to be. I'm thinking of hiring an office boy. Don't you want the job?" smiled Nick.

"Get out. If you'll take me as your partner I'll talk business."

"Have you got \$50,000?"

"Is that what you want for a half interest in this place?"

"No; but if I take a partner he must put in

anywhere from \$50,000 to \$75,000 to match a similar amount of mine. As a matter of fact I don't want a partner; but I'd double up with you if you had enough money to make it an object."

"I've got \$1,000, and that represents the whole of my worldly wealth."

"That wouldn't go very far toward a partnership; but when I get hold of a good thing I'll let you get in a thousand dollars' worth if you want to, and maybe in time you'll get to be worth a whole lot of money."

"I wish I was my own boss like you are now," said Bob, enviously. "I'm sick of the messenger business."

"When is Moody going to promote you?"

"Ask me something easy. I don't see any signs of a rise in the world yet."

"You ought to be in his counting-room by this time."

"There was a vacancy a while ago, and I was expecting to get it, but he brought a nephew of his down, fresh from some military boarding-school, and gave him the job."

"Has he any more relatives waiting for the next opening?"

"I don't know, but I wouldn't like to bet he hasn't."

"Then your chance for a rise at Moody's is not very good."

"I should say not."

"You ought to keep your eyes open for a clerkship in some other office. You know a lot of good brokers. If I were you I'd put out feelers in various quarters and see if I couldn't better myself."

"I guess I'll take your advice. What are you doing at present?"

"Nothing. Waiting for something to turn up in the market."

The boys talked for a while and then went uptown together. On Saturday, about noon, Nick's mother and one of his sisters came down to see him. They were charmed with his office, and felt quite proud that he was in business for himself.

While they were there Claire and her mother appeared. Nick welcomed them cordially and presented them to his mother and sister.

"You have a lovely little office, haven't you?" said Claire.

"Yes, it fills the bill all right."

"I suppose you'll do ever so much better now that you have nothing else to attend to but your own business."

"I hope so. I'll be able to watch a deal from start to finish now. I never would have made the money I did while acting as Mr. Hunter's messenger if it wasn't for the fact that I was favored by the best kind of good luck. Things simply came my way right along; but of course that sort of thing wouldn't have lasted. Some day, from inability to look after my interests, I'd have been caught in a bad hole, and a big bunch of accumulated profits would have got away from me."

At this point Bob came in and was introduced to Claire and his mother. He was already acquainted with Nick's mother and sister May.

In fact, he was a bit sweet on the latter. Nick invited all hands to lunch with him and wouldn't take no for an answer. So the party went to a first-class restaurant in the neighborhood and spent an hour over a good meal. Nick then escorted Claire and her mother home, while Bob did

the honors toward Mrs. Travers and May. Thus ended Nick's first week in his new role.

CHAPTER XI.—Nick Gives His Late Boss a Surprise.

About the middle of the following week Nick noticed that S. & T. stock seemed to have a rising tendency on. It was a good, reliable road and he concluded to take a chance with it. He didn't go to the little bank this time. That institution had served his purpose while he was a messenger, was one of the largest on its books. He decided that as long as he had to pay commissions to some one, he would put them in Mr. Hunter's way, for the broker had always treated him well. So he called on his old boss just before he started for the Exchange.

"Take a seat, Nick," said Mr. Hunter cordially, when his late messenger walked into his office. "How are you making out?"

"Well, I haven't done anything as yet. Just starting. I want you to buy me 5,000 shares of S. & T. on margin. Here's the cash to secure you."

"You want me to do what?" exclaimed Mr. Hunter, much astonished.

Nick repeated his order.

"Who is this for?" asked the broker, thinking the boy was acting for somebody else.

"For myself."

Mr. Hunter looked at the bunch of money and then at Nick. But for the evidence furnished by the money he would have thought his ex-employee was joking.

"You can't mean that this is your own money and you wish to put it up as margin?" he said, incredulously.

"It isn't anybody else's money; and it doesn't represent all I own, either."

"I had no idea you were so well off, young man," said Mr. Hunter, clearly impressed by the financial importance of his late messenger. "What's your idea of putting up such a big sum as that on margin? You ought to know that you are running a great risk."

"I made the money I have by taking just such risks," replied Nick.

"I don't quite understand you," replied the broker, puzzled by his words.

He hadn't the least idea that Nick had speculated in the market while acting as messenger.

"Then I'll explain how it came about that I made close on to \$100,000 while in your employ."

Whereupon Nick told him all about the different stock deals which he had worked on the quiet through the little banking and brokerage house on Nassau street. To say that Mr. Hunter was astonished would be to put it mildly. He was amazed at the boy's revelation.

"Well, you've had the most extraordinary luck I ever hear of," he said. "And you left my employ to follow this thing up as a regular business?"

"Yes, sir."

The broker shook his head.

"You are bound to run against a snag sooner or later that may land you against the wall. Such luck as you've been favored with can't last forever, particularly as you lack the experi-

ence necessary in a case of emergency. Old and seasoned traders get caught once in a while, usually through causes over which they have no control, so how can you expect to escape conditions that no man can foresee?"

"I'm not prepared to argue the matter, Mr. Hunter. I want 5,000 shares of S. & T. bought for my account on the usual margin. I brought the order to you, as I would rather have you make the commission than anybody else. Count the bills. You will find fifty \$1,000 notes in that package. If the deal should go against me, and I should lose a part or the whole of that money, it will be my own funeral, not yours."

Finding Nick to be in earnest, and feeling assured that he would take the order to some other broker if he refused to execute it, Mr. Hunter reluctantly accepted the commission, and Nick received the usual memorandum of the transaction. From Hunter's office Nick went to the gallery of the Exchange and watched the course of events from that elevated perch. That afternoon Mr. Hunter notified him by note that he had bought the shares at 89 and held them subject to his account. By this time S. & T. was up to 91.

Two days later it reached 94 3/8, and Nick decided that it was time to sell. He went in at the main entrance of the Exchange and sent word in to Mr. Hunter that he wanted to see him in the corridor. When the broker made his appearance Nick told him to see his S. & T. stock at once. It was done inside of ten minutes, and the deal added a profit of \$25,000 to the boy's working capital. John Blackford and Otis Simrock, his cashier, were pleased to death when they discovered that Hunter had a new messenger.

"Was the boy bounced?" asked Blackford, of his confidential employee.

"I didn't hear that he was," replied Simrock. "I'll ask the new messenger about it the next time he comes in here."

Half an hour afterward, Dicky Herlow, Hunter's new boy, brought a note to the office. Blackford was out, so Simrock too it.

"Say, young man, how came you to get Travers's place? Was he fired?" he asked.

"Fired!" replied Dicky. "No, he left."

"Of his own accord?"

"Sure thing. He's in business for himself now."

"What's he doing? Selling newspapers or blacking boots?" asked Simrock, with a sneer.

"Neither. He's opened an office in the Atlas Building, and is buying and selling stock."

"What!" gasped the cashier, incredulously. "Do you mean to tell me that that kid has gone into the brokerage business for himself?"

"I reckon he has," replied Dicky, who, having paid a visit to Nick's office and noticed the furniture and fittings, thought his predecessor was a broker.

"What floor is he on?" asked Simrock, who determined to investigate the matter for his own satisfaction.

"Fifth floor in the back. Room No. 254."

The cashier was paralyzed by the information. He informed Mr. Blackford about what he had learned from Hunter's new messenger about Nick Travers as soon as the broker returned from the Exchange.

"That boy a broker!" exclaimed Blackford. "Preposterous!"

"That's what I say. I'm going over there to find out."

Accordingly, when he went to lunch he dropped in at the Atlas Building, took an elevator to the fifth floor and looked up Room 254. On the frosted glass he saw plainly enough "NICK TRAVERS."

The cashier stooped and looked through the keyhole. There was no one in the room, for Nick was out at lunch. Through the keyhole Simrock caught the ticking of the stock indicator.

"So the boy has an office after all," he muttered on his way back to the elevator. "I wonder where he got his money from? Came into a windfall, I suppose. He won't last long, that's one satisfaction."

CHAPTER XII.—The Tip that Bob Got.

Two days afterward a well-dressed man entered Nick's office without the formality of knocking.

"Well, sir, what can I do for you?" asked Nick, who was at his desk.

"Are you Mr. Travers?"

"That's my name."

"My name is Goldwing. I understand that you are doing a brokerage business in a small way."

"Who told you I was?" asked Nick, in surprise.

"I think it was Mr. Jackson, of No. — Broad street."

"I am not acquainted with the gentleman."

"He seems to know you. At any rate, he recommended me to call on you, for he said you were a young fellow just starting out in business and ought to be encouraged."

"He seems to have got things a little mixed. I'm not in the brokerage business."

"No?" ejaculated the visitor, looking surprised.

"No, sir. I am simply looking after my own private affairs."

"You must be doing some business with the market, for you have a ticker."

"Oh, I have that to keep track of things down here."

"Well, I'm sorry you're not a broker. I want to get hold of some M. & T. shares on the quiet. It won't do for me to employ a regular broker, for half the Street are watching that stock on the lookout for certain developments. Now, it would be an advantage to me to have a person like you go around and buy this stock. You see, that road is selling way down—\$20 a share—but when certain things happen, it will boom right up to par, that is \$50."

"I presume you are not a broker."

"No."

"I don't see why you couldn't go around yourself and buy all you want of the stock."

"There are several reasons why I can't which I don't care to explain. John Blackford, a broker, at the corner of Wall and Nassau, has a thousand shares of it that I'd like to get. Now, if you would go to his office and buy it for me, I'd give you the usual commission and a small bonus besides, if you got it at 20."

"You'll have to find somebody else to do that.

I'm not buying stock for anybody on a commission basis," replied Nick.

"Very well," replied his visitor, rising. "Sorry for troubling you."

"Don't mention it," answered the boy.

The man who said his name was Goldwing then took his leave.

About ten minutes after his departure, Nick noticed a piece of paper lying on the floor near the chair vacated by his visitor. He picked it up and looked at it. The writing on it ran as follows:

"DEAR GOLDY—The reorganization of M. & T. is an assured fact. It's selling on the market for 20. Buy as much of it as you can raise the coin to pay for. There is not a great deal of it out, but you can pick up 1,000 shares at John Blackford's office, Wall and Nassau. Freeze on to that by all means and don't let the grass grow under your feet, for somebody else might get ahead of you. As soon as the reorganization becomes generally known, M. & T. will jump to par. This is a winner, so don't let it get away from you.
Yours,
JAKE."

Nick read the note over twice.

"This looks like a tip," he muttered, as he studied the writing again. "My caller undoubtedly dropped it. I am kind of suspicious of it, though, for I didn't take much stock in Mr. Goldwing. I don't see why he should come to me to buy M. & T. or any other stock for him. The reasons he gave were all rot. He didn't look like a fool, but he certainly talked like one, or as if he took me for one. Then why did he let out that if certain things happened, M. & T. would go to par, a rise of 30 points? One would think he was anxious to let me in on the good thing he had. Strangers don't usually do that. He seemed anxious to have me go to Blackford and buy the 1,000 shares he had on hand, just as if he couldn't do that just as well as I could. I read the financial papers pretty closely, and I haven't even seen a hint in them referring to any contemplated reorganization of M. & T. Well, I'll make a few inquiries of Mr. Hunter and see what he thinks on the subject."

Nick put on his hat and went out. As he passed the sub-treasury building he saw Blackford talking to a man who looked very like his visitor, Goldwing. Nick pulled his hat down over his eyes and edged near them in order to make sure that the man was Goldwing. As he passed them he heard Blackford say:

"You dropped the paper so he's bound to find it, eh?"

"Sure thing," answered the other, and then Nick saw that the man was Goldwing. That was enough for the boy. He saw right away that the whole affair was a job put up on him. Blackford wanted to unload 1,000 shares of M. & T. on him at 20. Evidently M. & T. wasn't worth 20, even if it was quoted on the market report at that figure. There was no need now for him to call on Mr. Hunter, so he went to the gallery of the Stock Exchange instead. About half-past three Bob Barclay made his appearance.

"Say, Nick, I've got hold of a fine tip."

"Is it as good as that?" asked Nick, handing him the paper dropped by Goldwing.

"Where did you get that?" asked Bob, after he had read it.

"A visitor dropped it in my office."

"It's all to the mustard. Have you got in on it?"

"No. It's not all to the mustard, though one to read the paper would think it was. It's a fake."

"A fake!" exclaimed Bob, in surprise. "How did you learn that it was?"

"It's just a nice little game of bunco which Blackford tried to work off on me; but I didn't bite, so he had his trouble for nothing. What is your tip? I hope it isn't one of the same kind."

"No, it's the real article. I'm going to let you in on it, but I think it is only fair that you give me a percentage of your profits."

"I'll do that if there is anything in it."

"A syndicate has been formed to boom N. & J., and Moody is going to do the buying. The particulars were all arranged at our office this morning."

"How did you get on to the matter? Such business as that is generally kept well guarded from outsiders."

"I was in the private office all the while the business was on," replied Bob.

"Moody must have a heap of confidence in you, not to mention the others."

"They didn't know I was there."

"The dickens they didn't! Where were you that they couldn't see you?"

"In the clothes closet where Moody keeps his hat and overcoat."

"What in thunder were you doing there?"

"We keep our supply of ink there and other stationery. One of the clerks asked me to fill up his red-ink well, so I went there to get the quart bottle. While in there Moody and three gentlemen came in and started to talk about the syndicate. I didn't want to disturb them by going out while they were engaged, so I held back till they were through."

"You ought to have shown yourself as soon as Moody and the others came in and began to talk business."

"I was afraid to then. Moody would have raised Cain with me. You don't know what a rip-tearer he is when his monkey is up."

"Pshaw! You had a good excuse for going to the room. When he saw the ink-bottle in your hand he would have understood what brought you there."

"Can't be helped now. I've got the tip and I'm going to use it. I'm going to buy 100 shares of N. & J. with my \$1,000. You can use it, too, and make a raft of dough, but I want a small share for letting you in. Go to the Exchange in the morning and you'll see Moody at the N. & J. pole buying all the N. & J. there is in sight. You want to get Hunter, or some other broker, to buy as much for you as you can afford to put the margin up on. This is a dead sure winner, and don't you make any mistake about it."

"Since you've got it I suppose there is no reason why it should go to waste, so you can tell me all the particulars, and then I'll figure out what I'll do with it. I will give you five percent. of my profit, whatever it may be, and you won't run any risk. This, with the probable profit you will make out of the 100 shares you propose to buy should give you a swell little bank account."

Bob gave Nick all the points concerning the

plans of the syndicate, and when he had finished Nick was satisfied that the tip was worth backing to the limit.

CHAPTER XIII.—Nick Goes the Limit on Bob's Tip.

Next morning Nick visited the Exchange gallery and kept his eye on the N. & J. pole. Sure enough, there was Broker Moody buying the stock whenever it was offered. Nick watched him for an hour and then he went around to Hunter's office, and, shoving \$100,000 in big bills under the cashier's nose, told him that he wanted the house to buy him 10,000 shares of N. & J. on margin at the market price. The deal was made, and as the office boy was out Nick offered to carry the order over to the Exchange himself. He went in at the messengers' entrance and handed it to Mr. Hunter when he came up to the rail. The broker shook hands with him and then read the note.

"This order isn't from you, is it?" he asked.

"Yes, sir."

"I'm afraid you're getting reckless, Nick," he said, with a disapproving look. "Those whom the gods would destroy they first make mad."

"Think I'm a little shaky in my head, eh?" laughed Nick.

"I think you are taking desperate chances."

"Maybe I am, but I don't think so. After you have bought those shares for me, I advise you to buy a few for yourself."

"Are you working on a tip?" asked the broker, quickly.

"Well, you needn't say anything about it, but I've got it from good authority that N. & J. will soon rise a number of points."

Nick then said good-by and walked outside. He went into the gallery again and remained there till his stomach told him it was lunch time. After eating he went back again and stayed until the Exchange closed. When he got back to his office he read the afternoon papers and was deep in the day's market report when Bob came in to find out if he had done anything in N. & J.

"I bought 100 shares myself this morning," he said, "and I expect to clean up at least \$1,500 on the deal. What have you done?"

"I've bought 10,000 shares."

"What!" exclaimed Bob who, until that moment, had no idea of the extent of his friend's capital. "You've bought 10,000 shares! You're joking."

"No, I'm not."

"Why, it would take \$100,000 to make good the margin."

"I know it. I put up that amount."

"Come now, honest injun, how many shares did you buy?"

"I told you—10,000."

"Why, where in creation would you get \$100,000 to put up?"

"I made it while you were asleep."

"Say, what's the use of kidding me?"

"I'm not kidding you. I'll prove it. Here is my memo of the deal. Cast your eyes over it."

Bob did so, and saw that his friend had indeed bought the control of 10,000 shares.

"Suffering Jinks! I can't imagine where you got the dough, but you'll win a raft of coin out of this deal."

"I hope so, and you'll get five per cent. of my profits."

"Gosh! If I get five per cent. of what you ought to gather in, I'll have an attack of heart failure."

"Oh, I guess you can stand a little prosperity."

"Looks as if I'll have to stand a big bunch of it," chuckled Bob.

"Well, we mustn't count our chickens before they're hatched. Something might happen to queer the plans of the syndicate, and then we'd have to pocket a loss instead of a profit."

"Not much fear of that pool going wrong. It's got a barrel of money to draw from."

"Glad to hear it. I want to see the boom go through."

Next morning Nick looked over the Western mining report to see how Florodora was getting on and saw that it was selling for 35 cents.

"I'd like to see it go high enough to let the Vinings get their money back; but I'm afraid that'll never happen. Simrock is a cold-blooded robber. I believe he'd take the last cent off some poor washerwoman to swell Blackford's pockets and feather his own nest. Men of his stamp ought to be run out of the Street. They bring discredit on honest traders."

N. & J. opened up strong that morning. Nick had got his shares at an average price of 75, and by eleven o'clock it was up to 76. Every point the stock advanced meant a prospective profit of \$10,000 for Nick. By three o'clock it had gone up a point and a half more. Many brokers who had sold out at around 75 now bought in at 77 1-2 when they saw that the stock was advancing steadily. There was quite a rush of purchasers when business came to a stop for the day. That evening Nick made his usual weekly call on Claire Vining. The young people were now on especially friendly terms, each seeming to be much attracted to the other. Mrs. Vining looked on approvingly, and hoped to see her daughter some day the wife of the smart young Wall Street operator.

"You want to watch N. & J. in the papers, Miss Claire," said Nick.

"Why?"

"Because I'm interested in it to the extent of \$100,000."

"Have you bought that much of it?"

"I control something over three-quarters of a million dollars worth of it. The stock was worth \$750,000 when I bought it by putting up \$100,000 as security. Now it's worth \$25,000 more. My equity in it at this moment is \$125,000, less my broker's commissions and interest on \$650,000 at the prevailing rate."

"You're a truly wonderful boy to be able to make \$100,000 at your age."

"I dare say my blind luck had considerable to do with it. Now, in the present deal, I am trusting to a tip I got from my friend, Bob Barclay."

"How much do you think you will make out of it?"

"I'm counting on \$150,000."

"My, what a lot of money! Fortunes seem to be easily made in Wall Street."

"And much easier lost. If I make \$150,000, it's got to come out of somebody's pocket, for every dollar that's made in the district represents a loss of a similar amount to some unfortunate who happens to get on the wrong side of the market."

After they finished the subject of the market they had music and singing. Claire was a fine pianist, and both were good singers. Nick stayed till nearly eleven and then went home more than ever satisfied that there was only one girl in the world for him, and that girl was Claire Vining.

CHAPTER XIV.—Nick Makes a Quarter of a Million.

On the following morning Nick called on Mr. Hunter to have a short talk with him about the market. As he was walking toward the elevator he heard a big racket in Blackford's office.

The door was thrown violently open and the broker and his cashier dragged a poorly-dressed man out into the corridor and, after giving him a shove, re-entered the office and closed the door.

"You're a pack of swindlers!" cried the man hoarsely, shaking his fist after them.

"What's the trouble?" Nick asked him.

"The trouble is Blackford is a robber," replied the man, who seemed to be a bit under the influence of liquor. "He's cleaned me out of my last dollar."

Nick sympathized with him, even though he was unacquainted with the merits of the case, for he knew that Blackford and his cashier put through many shady operations. After questioning the man Nick learned that he, too, had bought 1,000 shares of Florodora at \$2 a share on the same day that Mrs. Vining purchased her block. Simrock had also assured him that the stock would go to par inside of six months. When it dropped suddenly to 30 cents, he had come back to learn the reason of the unexpected decline. Simrock told him not to worry, that it would go up again soon. At the end of three months he had gone broke over a margin deal and he had visited Blackford's office that morning to try and raise \$250 on the Florodora shares.

"According to the market it's worth \$350, but those sharks wouldn't loan me a cent on it," said the man. "I must have money, so I offered to sell it to them at the market, but they wouldn't buy. Then I agreed to take \$300, and finally \$250 cash for it, but they wouldn't touch it. I tried the broker next door and he said that Florodora was no good, notwithstanding it was quoted at 35 cents. So I went back in there and told Blackford and Simrock that they were swindlers. They grabbed me and threw me out, as you saw. Now I can go and starve with stock in my pocket that cost me \$2,000, and on which I can't raise a cent."

Nick felt sorry for him, for he saw he was in a bad way.

"Come with me to my office and I'll give you \$250 for your shares. Maybe they'll be worth something some day, and I can afford to hold them whether they ever amount to anything or not," said Nick.

"Why you're only a boy. I don't want to take advantage of you. Give me \$100 and you can have them."

"No," replied Nick, "I'll give you \$250."

"You must have plenty of money."

"I have enough to afford to take the chances on Florodora and help you out at the same time."

The man accompanied him to his office, and the deal was made. On his way to the Exchange

Nick made inquiry of a well-known Curb broker as to the value of Florodora stock.

"It has a market value of 35 cents," replied the broker; but the trouble is to find a purchaser. Nobody wants to buy it. People are afraid of it ever since it was boomed to \$2 and then dropped down to 30 cents. A lot of people got stuck with it all the way from \$1 to \$2 a share. You couldn't get a 25-cent offer on the Curb to save your life."

Nick crossed Broad street thinking that the Vinings had a poor chance of ever getting back any part of their \$2,000. He found that N. & J. stock had gone up another half a point and now was quoted at 78. Things were lively around the pole of the stock, and there seemed to be more business doing there than at any other point on the floor. The price fluctuated all day, sometimes going as high as 80 and then dropping to 75. It closed around 76.

Next morning's papers had something to say about the flurry in N. & J. the day before, but there was no hint about a syndicate being behind the stock. When the Exchange opened the price jumped to 77 right away, and the excitement was renewed, though it was not as pronounced as when a boom is starting.

After studying the situation Nick came to the conclusion that the syndicate members were not yet ready to boost the price. He noticed that Moody quit buying whenever more than 77 was asked for N. & J. When it dropped to 76 again he resumed buying.

During the next few days N. & J. gradually went up to 80. Then it began to boom, and with a rush went to 90. It didn't stop there by any means, but its rise was much slower. Nick was looking to see it go to 95, at which point he determined to sell. He made his headquarters at Hunter's office, and kept his eye on the ticker. When the stock was going at a fraction over 91, Hunter came in and called Nick into his private room.

"I've found out that the syndicate behind the rise is selling as fast as the brokers can get rid of the shares. You'd better give me an order to sell you out. If you hold on must longer for higher figures you'll get caught. I've made \$75,000 myself out of your tip. I'd have made more if I'd taken greater chances."

"All right," said Nick, "sell me out. Write the order and I'll sign it."

Hunter rushed back to the Exchange and disposed of Nick's 10,000 shares in small lots at the highest price he could get. As soon as he gave the order to sell Nick hurried around to Moody's office to see if Bob had sold out yet. Bob was out on an errand, so he went down to the door to wait for him. As soon as he saw his friend he said:

"Have you sold your N. & J. yet?"

"No," replied Bob.

"Then give me a written order on the little bank and I'll attend to the matter for you. You can't get out too quick."

"Have you sold?"

"I've authorized Mr. Hunter to sell, and I suppose he's done so by this time."

"At the present price you ought to make a quarter of a million," said Bob.

"I expect to."

"And you're going to give me five percent. of that?"

"Surest thing you know."

"Gee! I ought to make \$2,500 on my 100 shares. That will make me worth over \$15,000. Say, hold me, will you, before I act like a lunatic."

Bob was so excited that he could hardly contain himself. Finally he quieted down and went upstairs to his office, and Nick went to his own den in the Atlas Building. An hour afterward some operator dumped a big block of N. & J. on the market and precipitated a slump.

A panic set in and the price began to drop like a house afire.

When the Exchange closed N. & J. had gone down 15 points. Nick had found out from Hunter that his stock had been sold a little above 91, so he knew he was all right.

When a settlement was made he found he had made \$260,000.

Bob's share of that was \$13,000, to which must be added the \$2,600 he made on his 100 shares, and his \$1,000 capital, making him worth altogether \$16,600.

CHAPTER XV.—Conclusion.

The fact that Nick was making big money out of the market became known to the clerks in Hunter's office, and one of them communicated the facts in an offhand way to a clerk in another office in the building. This clerk told one of Blackford's employees, and in a few days both Blackford and Simrock heard that Nick had made a quarter of a million out of N. & J.

They didn't credit it at first. It seemed absurd to them that a boy who had recently been a messenger could have capital enough at his command to make such a haul. Blackford, however, thought the matter of sufficient importance to make inquiries. He got a friend of his to question Hunter in a cautious way about his late messenger. Hunter, without thinking, gave away enough to satisfy Blackford that Nick was well fixed in the money line. Then he consulted with Simrock.

"We must try to bleach him out of a bunch of his dough," he said. "I wonder how I can get around it. If we were only on good terms with him, it wouldn't be so difficult, but he has no love for either of us, so we've got to remain in the background and get some of our crowd to work the scheme."

A day or two afterward a well-dressed man called on Nick and tried to induce him to go into a pool that he said was forming to boom a certain stock. Nick, however, wasn't biting at such propositions and sent the man away with a flea in his ear, as the saying is.

During the month various other schemes were presented to Nick for his consideration, but he was a war-bird, and besides, he had so much money now that he was in no hurry to risk any of it on anything that looked at all doubtful in his eyes.

Finally, one day Blackford, having found out that Bob Barclay was a particular friend of Nick's, managed to get a fake tip to him in a very innocent way. Bob bit at it with avidity, and as soon as he got the chance he rushed to Nick's office and told him about it.

The pointer was to the effect that a pool was

about to boom A. & B. stock. In order to carry out their plans the Blackford crowd began buying a quantity of the shares, and at the same time let the news get out that a syndicate was behind it. This created some excitement on the Exchange, and the price of A. & B. soared five points in a few hours. Nick, who was investigating Bob's tip, began to think it was all right. He was on the point of going over to Hunter's office and ordering the purchase of 10,000 shares when a man came into his office and offered to sell him 5,000 shares outright at a half a point below the market for spot cash.

As the stock was going at 50 1-2, that called for the sum of \$250,000. At the same time it gave Nick a chance to make \$2,500 at the market figure. The young speculator didn't care to buy stock of strangers, especially such a large quantity, so he told the man that his money was all tied up in D. & E. shares. The man went away disappointed.

Later in the day Nick saw Bob and told him he thought the tip he had given was a fake. He then told him about the stranger's visit. So they decided not to buy. Sure enough next day the stock dropped six points.

Three months went by, and then a telegraph dispatch came to the Curb market which stated that a big and genuine strike of ore had been made in the Florodora mine. Although later reports showed that Florodora had jumped to 50 cents on the Western exchanges, the Curb brokers had their doubts owing to the fiasco of seven months previous.

On the following day the stock was quoted at 60 cents on the Goldfield Exchange, and Nick told Claire and her mother about the matter when he called that evening.

"Maybe it will go to par, after all," said Mrs. Vining, eagerly.

"More likely it won't go to \$2," replied Nick, who hadn't much confidence in the mine. "There isn't a stock on the list that is selling at \$10, and some of them are good ones."

"Well, I'd be glad to get a dollar a share for it," she said.

"If the strike is really genuine you might get that or a little over for it."

"I think you'd better take it and use your judgment about disposing of it."

"I will, if you say so. I bought 1,000 shares myself at 25 cents some months ago," and he told Claire and her mother how he acquired the stock.

When he left that evening he carried Mrs. Vining's certificate away with him. Next morning a messenger called on Mrs. Vining with a note from Simrock stating that if she would bring the stock down to the office he would give her the \$1,500 she considered she had been defrauded of.

"We must go downtown, daughter, get the certificate from Mr. Travers and take it to Mr. Simrock," said Mrs. Vining.

"I wouldn't be in a hurry, mamma," replied Claire. "Seems to me that Mr. Simrock wouldn't offer to pay you \$1,500 unless he knew the stock was worth it and probably more. We'll show Mr. Travers the note we got from Mr. Simrock. Perhaps he may be able to do better than that for us."

Daughter and mother reached Nick's office about noon and Nick happened to be in. They explained the reason of their unexpected visit.

"Don't go near Mr. Simrock, Mrs. Vining. I telegraphed a big firm in Goldfield this morning and here is the reply, received a few minutes ago."

It read as follows:

"Strike genuine. Stock will go above two dollars, perhaps three."

After a short talk mother and daughter returned home, leaving the certificate with Nick.

A week later he sold the 2,000 shares for \$3 a share, which gave Mrs. Vining a profit of fifty per cent. on her investment.

Nick made \$2,750 profit on his stock.

If he could have found the man who sold it to him, he would gladly have turned the \$750 over to him.

Nick continued to speculate in the market, and at the end of a year was worth half a million.

He then asked Claire to marry him in the course of a year or two, and she said "Yes," with her mother's full consent.

Today Nick is in the brokerage business, and Bob Barclay is his chief clerk and cashier.

The former is worth over two million, and has good reason to bless the fact that he was lured by the market.

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Charlie Cooper's Curves

or

THE STAR PLAYER OF THE UNKNOWN NINE

By Gaston Garne

(A Serial Story.)

CHAPTER XI — (Continued)

Then he came out, smoking a cigar and looking as important as a millionaire.

When the train came to the depot they boarded the same car, and managed it so they got in the same seat.

Then by degrees they got into a conversation as the train rolled along toward Hoboken.

Neville found that Bill Butts could play his part well, if he was an ignorant man.

When they finally got to New York they went to a good restaurant and had dinner together.

Butts was dressed fairly well, and they looked as though they were a pair of travelers who had seen better days.

It was rather late when they landed at Yonkers, and when they registered at a rather unpretentious hotel they felt that they had certainly escaped from all blame of the exploding bomb in Paterson.

The next day being Sunday, the two scoundrels remained at the hotel nearly all day.

There was much talk about what was going to happen on the morrow, and the principal topic seemed to be the ball game. Fred Roberts did not do business by halves. He had advertised the game well, in addition to what the home team had done.

The fact that the crack team of boys the Yonkers team had arranged to play with was called the Unknown nine was enough to make the baseball-loving public take an interest.

A game had been scheduled to take place with a well-known Cuban nine, but through some mistake on the part of the manager of the Cubans it had to be cancelled, and Roberts dropped in just in time to fill the gap and allow the advertising to be done.

Neville learned all this before the day was over, and he gritted his teeth at the popularity Charlie Cooper was getting.

"Sometimes I can't help thinking but that boy will be the ruin and death of me," he muttered, as he strolled on the hotel veranda that evening after dark, smoking a cigar. "If there is such things as kids being born under lucky stars, it seems that he is one of them. How he detected the bomb and threw it from the auto in time to save himself and his companions I don't know. I would have been pleased beyond measure if it had killed both him and Jennie Roberts. The rest I care nothing about. I can never have the woman now, that's certain, but I can have revenge, and revenge is sweet, they say."

As yet the villain had made no plans as to what he would do to try and put Charlie Cooper out of the way on the morrow.

He did some hard thinking as he paced up and

down the veranda, and finally he decide on a plan of action.

"The Huson River is the place for the boy," he thought. "He shall be decoyed there and drowned. Bill Butts will do it!"

Having come to this conclusion, the scheming, revengeful scoundrel threw away the stump of his cigar and sought the seclusion of his room in the hotel.

CHAPTER XI.

Charlie Is Decoyed To The River.

It was an appalling moment. Charlie Cooper's face was as pale as death, as the deafening report of the exploding bomb rang out.

He fully realized how close he and the rest of those in the auto had been to death.

The two ladies screamed and came near fainting as the chauffeur brought the machine to a standstill.

Fortunately the explosion had not injured any one, but the excitement it caused was intense.

Those in the auto nearest the boy had seen him grab the smoking object and hurl it from the auto, but it took them several seconds to realize what his action meant.

Charlie and Fred Roberts were the only real cool ones there.

"I guess I understand it, Charlie," said Roberts, whose face was also pale. "Our enemies were after us again."

"It looks that way, Mr. Roberts," the young pitcher replied.

"Well, we will have to report it just as it was. Here come the police."

Three bluecoats were forcing their way through the crowd, using their clubs to do it.

The explosion had torn up the ground and shattered a portion of the high board fence, and everybody wanted to see it at one time.

Some one told one of the officers that he had seen Charlie throw the bomb from the auto, and up came the officer.

"You are under arrest, young fellow!" he said in an officious way.

"All right," answered Roberts, before the boy could speak. "Get in, and we will go right to the station-house with you."

The policeman was not inclined to do this.

He held a consultation with the other officers and finally decided to do so.

There was just room for him, and he got right beside Charlie.

"Tell him just how it was," said the manager.

But there was so much noise and confusion that they could hardly hear themselves talk.

Quite a few persons in the crowd had seen the boy stoop and grab the object and hurl it from him, and they could tell by the expression of horror his face had on it at that moment that he had discovered it in time to save the auto from being blown to pieces.

It got noised about through the crowd that some miscreant had tried to blow up the auto and kill the star player of the Unknown nine.

It was several minutes before the auto could get through the crowd, for there were those there who regarded Charlie Cooper as an agent of the anarchists.

But finally they got through and were soon speeding toward the station-house. On the way our hero related just what had happened, and those of his friends who had seen the whole thing bore him out.

Pretty Marjorie West was one of them, for she had been sitting right at his side.

Once at the station-house Charlie was soon cleared of all suspicion and commended for his quickness and good judgment by the acting sergeant.

Roberts named Neville and the man Bill Butts as the ones he suspected and explained why he did.

An hour later our friends were at the hotel and detectives had started to find the two men under suspicion.

Roberts had no trouble in finding a man to put up bonds for our hero's appearance at court, in case the villains were caught, and that ended the matter, for the time being.

"You never expected a couple of weeks ago that you would play champion ball in Yonkers on Decoration Day, did you, Charlie?" observed Fred Roberts the next day, as they were getting in the autos to start for Yonkers.

"No, I did not," replied the boy, shaking his head. "This is what I call great, and if it was not that I had enemies trying to injure or kill me I would be the happiest boy in the world."

"Never mind; keep up your nerve. We will run these unknown enemies of yours down. It strikes me that they will follow us, for if they have been so persistent as to come to Paterson they will come further. The next time I meet Neville, the black-bearded man, something will happen. I will know who and what he is, and don't you forget it. A prison cell will be his, too!"

That night the Unknown nine put up at a leading hotel in Yonkers.

They were in the best of spirits and ready for the great game on the morrow.

It was a new thing for the plain country boys to go traveling around like that, and they thoroughly enjoyed it.

The morning of Decoration Day dawned bright and clear.

The city of Yonkers had its flags flying at half-mast in honor of the heroes who had fought and died for their country.

The lawns in front of the beautiful residences that overlooked the silvery Hudson looked to the young ball-tossers to be too nice to tread upon, and the roses were simply magnificent.

It was about eleven o'clock when Charlie Cooper, who had been admiring the many roses he had seen growing, decided to go and buy a bunch of flowers and present them to Marjorie West.

He had never done anything of the kind as yet, and he decided to be a bit bold, as he felt quite certain that she would be pleased.

He left the hotel all alone and walked down to the corner, where he saw a flower stand.

As he was picking out what he wanted a man came up and touched him on the arm.

"Are you Charlie Cooper?" the fellow asked, looking at him sharply.

"Yes," replied the boy, returning the look with interest.

"I am glad of that. I was just at the hotel,

and they told me that they did not know where you were. Here is a note for you."

He handed Charlie a folded bit of paper and then turned and walked away.

The boy opened it and read the following:

"Dear Charlie: Come down to the river front to the boat club house at once. I have just made a wager of a few hundred, and it will take you to settle it. Come down the street the hotel is on and turn to the right when you reach the waterfront; you will see the boat club house right before you. Come as quickly as possible. Don't give the man who delivers this any money, as I have already paid him. Yours in haste,

"FRED ROBERTS."

Charlie read the note carefully, and then telling the flower vender that he would make his purchase when he came back, started for the river front at a brisk walk.

Not the shadow of a suspicion had entered his mind that there was anything wrong about the note.

He had heard Roberts say that he had some friends in the city, and that he was going out to call on them but an hour before, and he took it that the friends must be members of the boat club.

The boy was not long in getting to the water front.

It was easy walking down the hill, so he did not bother to take a car.

When he got to the foot of the street he turned to the right, and, sure enough, he saw the building occupied by the boat club less than a hundred yards away.

He started for it, and when about halfway there he saw a man trying hard to get a small catboat off the end of a float.

Naturally he paused to look at the man, for he could see that he had more than he could handle alone.

"Give me a lift, won't yer, young fellow?" the man asked, as he looked up and saw the boy.

"Certainly," was the reply, for the young ball pitcher was always obliging.

He stepped upon the float and put his strength upon the little boat in conjunction with the man.

The boat slid off and sat gracefully in the water.

"Thank yer, young feller," said the man. "I couldn't have done that alone, I guess."

Then, for the first time, Charlie noticed that there was something familiar about the fellow.

He looked at him keenly and saw that his beard was decidedly crooked.

It flashed upon him instantly that the man was no other than Bill Butts in disguise.

The boy was standing close to the edge of the float and right alongside the catboat.

Before he knew what had happened the man struck him a blow on the breast and back into the boat the boy went.

His head struck the boom of the boat as he fell, and he was rendered unconscious.

But it was not more than five minutes later when he came to, for the blow had been but a glancing one, and had done no real damage other than to cut his scalp slightly, and when he tried to get upon his feet he found that his hands and feet were tied, and that a handkerchief had been forced in his mouth and tied there.

The boat was sailing, too, and at the tiller sat Bill Butts, the false beard in his lap.

It did not take the boy but a second or two to realize what had happened, and then it was that he made a desperate struggle to free himself.

"It ain't no use, Charlie Cooper," said Butts, grinning like a fiend. "You'll never pitch another ball game, fur you're goin' ter be drowned jest as soon as we git to a place where no one will see me chuck yer overboard!"

Poor Charlie! He thought of all the principal events in his whole life just then, and he wondered if it was really his last hour on earth.

He could not get up, or even cry for help. He was as helpless as a new-born babe.

The boat sped along for perhaps twenty minutes and then Butts brought her around. With a diabolical grin, he got up and lifted the boy as though he had been a sack of potatoes.

Splash! Charlie struck the water and sank below the surface and then the catboat sped back for Yonkers before a stiff breeze from the south.

CHAPTER XII.

"Take the Bet, Mr. Roberts; I Am Here!"

When noon arrived there was much excitement at the hotel at which the Unknown nine were stopping.

Charlie Cooper had not been seen in over an hour, and no one seemed to know where he was.

Luncheon was ready for them in a private dining-room, and when the star pitcher failed to show up an uneasy feeling went around.

"I wonder where the boy can be?" Fred Roberts said to his wife, as they stood at the door of the dinnig-room. "Something tells me that something has happened to him. If he does not turn up in half an hour from now I will set the police to hunting him up. I would not be surprised if we hear that the villain called Neville is at the bottom of his disappearance."

"Let us hope not," his wife answered. "From what I have seen of him, Charlie is a pretty level-headed boy. He can take care of himself pretty well, I think. Look at the presence of mind he showed Saturday at Paterson! Why, if he had not seized that bomb and hurled it from the auto just as he did we would have all been killed. He will not be harmed by the villains, I am sure."

Half an hour passed and the boy had not arrived at the hotel yet.

Roberts left the hotel and made his way to the police station.

He quickly reported that Charlie Cooper was strangely missing, and that he feared foul play had been done.

He was asked for a description of the boy, and it was given him.

"The police will do their level best to find him," he was assured, and then he went out to look the young pitcher up on his own hook.

But he was not the only one who was looking for Charlie. Every member of the nine was out making the rounds of the city, inquiring for him.

But an hour's search revealed not the slightest clue.

And so it went until two o'clock arrived.

The Unknown nine was due to be at the ball

grounds at two-thirty, for the game was advertised to start at three.

Roberts was in a great state of worryment.

He knew not what to do.

If Charlie Cooper failed to put in an appearance he knew the game would be lost to them. He did not want to play it unless the boy showed up, for he had lost heart.

He had a talk over the telephone with the manager of the Yonkers team and stated the case.

But the manager insisted that a game should be played, declaring that it would spoil their chances of drawing a crowd at the games they had scheduled for the season if the people were disappointed on a day like this.

The manager of the Unknown nine knew that this was right.

So he gave in and promised over the wire that the Yonkers people should not be disappointed.

Pretty Marjorie West was pale and nervous when the time came for the players to ride over to the grounds.

But she got into the auto and rode to the grounds, hoping against hope that Charlie would appear in time to play.

There was no help for it; the game had to be played, so the boys went to the dressing-room and donned their uniforms.

Rolly Dawson, the substitute, went out to practice with them.

It had not been decided as yet who would go in the pitcher's box if Charlie did not come.

Harry Hodge was a pretty fair pitcher, but he knew in his own heart that he could not do much with a strong team like Yonkers.

Anyhow, he could not have gone in the box in place of Charlie Cooper and pitched with any degree of confidence.

The boys went into the field, but the practice they put up caused more cries of ridicule than anything else.

Hisses, too, were heard on every hand.

The grand-stand was crowded, as well as the bleachers, and it was evident that the people thought they were going to see a very poor game, judging by the way the boys handled the ball.

"It is too bad," said Harry Hodge, as they came in and gave the field to the home team for practice. "I have strong hopes that Charlie will turn up in time, but if he don't there is no use in trying to play the game. That is the way I feel about it, boys."

They all voiced his sentiments.

Roberts walked back and forth near the dressing-room in a listless sort of way.

He was more worried than he had ever been in his life before.

It was quite natural that he should think that Neville and Bill Butts were responsible for the disappearance of the star player of the Unknown nine, and he blamed himself for having brought the boy into such prominence that he should make such vile enemies.

Roberts looked at his watch.

It lacked but ten minutes to three.

"I wonder if he will come?" he asked himself.

"Something tells me that he will, but then——" He clenched his teeth as he thought that it was quite possible that Charlie had met with foul play.

(To be continued.)

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INTERESTING ARTICLES

STEAL BRIDES' GARTERS AT WEDDING IN PARIS

This French provincial wedding custom, which has not been in use for more than 200 years, has appeared at several fashionable weddings in Paris recently.

PANTHER IS KILLED ON UKIAH HIGHWAY

W. H. Hooper, owner of a house on the Ukiah road, killed a panther that crossed the road in front of his home. The cat measured seven feet.

RELIEF TRAIN'S FAST RUN

All speed records were smashed by the Illinois Central relief train bearing relief workers to the scene of the Florida disaster. The train covered the distance between Chicago and Miami, 1,499 miles, in 38 hours and 12 minutes.

COW TRAMPLES MAN AT YAKIMA FAIR

While leading a cow into the State fair grounds at Yakima a man named Hartenberger was thrown and trampled on.

He was taken to St. Elizabeth Hospital in an unconscious condition suffering apparently from a fractured skull.

WILL MEMORIZE HORSE'S PRAYER

From Houston, Texas, comes word that Theodore D. Meyer, president and general manager of the Humane Defense League, in issuing an appeal for humane treatment of animals, cited a case he witnessed recently on the Ship Channel at Manchester.

He said that as the grading teams were coming into the corral from their daily work, he noticed a fine-looking horse that had been unmercifully beaten with loaded lines until its hind leg and flank were covered with blood. The horse, he said, was driven by a sixteen-year-old negro boy. Mr. Meyer declared he talked to the boy and had him report at juvenile court the next morning, where Mr. Meyer conferred with the officers. It was decided that the boy be ordered to memorize the Horse's Prayer and report back to the court in thirty days and recite it.

HOW FAR HAVE WE ADVANCED?

From the Fifth Book of Manu, compiled perhaps more than two thousand years ago, we reproduce the following:

"He who consents to the death of an animal; he who kills it; he who dissects it; he who buys it; he who sells it; he who dresses it; he who serves it; and he who makes it his food: there are eight principals in the slaughter.

"He who injures animals that are not injurious, from a wish to give himself pleasure, adds nothing to his own happiness, living or dead.

"While he who gives no creature willingly the pain of confinement or death, but seeks the good of all sentient beings, enjoys bliss without end.

"Flesh meat cannot be procured without injury to animals, and the slaughter of animals obstructs the path to beatitude. From flesh meat, therefore, let man abstain. The man who forsakes not the law and eats not flesh meat shall attain good in this world and shall not be afflicted with maladies."

LAUGHS

He (accepted)—Now I've got to speak to your father, and I know he dislike me. She—Don't worry, dearest, he has a far greater aversion to my bills.

Gunnery Officer—Now, men, remember that it costs us \$40 every time we fire this gun. Patrick O. H.—Sure an' Oi'll fire the blamed gun for yez for \$20.

"Peck's wife walks all over him. He's what you might call a telescope husband." "What do you mean?" "She draws him out, sees through him and shuts him up."

Mamma—Why, Susie, you've offered your butterscotch to everybody but your little brother. Why didn't you hand it to him? Susie (with innocent candor)—Because, mamma, little brother always takes it.

"I bet I know what makes Nellie wear her hair bunched over her ears." "Do you?" replied the affable young man. "Yes. But I ain't goin' to tell. Only if my ears were as big as sister's I'd do something like that myself."

Old Salt—Yes, sir, I fell over the side of the ship, and a shark 'e came along and grabbed me by the leg. Visitor—Good gracious! And what did you do? Old Salt—Let 'im 'ave the leg, o' course. I never argue with sharks.

He—If you could have two wishes come true, what would you wish for? She (frankly)—Well, I'd wish for a husband. He—That's only one. She—I'd save the other wish until I saw how he turned out.

Curio Dealer—That, sir, is a rare old revolver, carried by Christopher Columbus. Customer—What! Why, revolvers were not invented in Columbus's time. Curio Dealer—I know. That's what makes this one so rare.

Alone On A Coral Reef

A few years ago the schooner Caleb Curtis, formerly a pilot-boat on the bay of San Francisco, sailed to survey Clipperton Island, in latitude 10 degrees north, longitude 110 degrees west, where there were known to be rich deposits of guano, and where one of her crew, Johnson by name, was left, with provisions for several months, to see what could be done in the way of getting the guano ready for transportation.

Johnson was left alone on the island for four months, and had it not been for the setting down of four of the crew of the Helen Mariman on a similar errand, with fresh provisions, he must have perished, or lost his reason from loneliness.

These men lived there among the land crabs on that island for four months longer, until the schooner Compeer called there and took them off.

These men reached San Francisco a few weeks later.

Henry Johnson told a strange tale of the sea that, except for the undoubted proofs of its verity, sounds more like a story by Rider Haggard than an actual chronicle of facts.

"I was supposed to be a carpenter on board the Caleb Curtis," said Johnson, "but when they began to talk about the guano on Clipperton Island, and the big money there was to be made if we could get at it, I said, 'Put me ashore there, and I'll heap up enough to load the vessel by the time you come back.'

"You see, the island looked comfortable enough from on board the schooner, and there's a bit of the Robinson Crusoe in me, anyway, so I thought it would be a rather out-and-out lark, if only I had enough to eat and a drop or two to drink.

"Clipperton Island is a little out of the track of most vessels. It's nothing but a long strip of land with a fresh-water lagoon in the middle, and a fringe of coral reef all around it. And that reef is the kind of fringe that has teeth on it.

"The Caleb Curtis boat was to put me ashore, and let me look about a bit before they left me for good, but it was all they could do to land me and the provisions I had.

"I said I was a bit like Robinson Crusoe in my way of thinking, but I confess to a queer sort of feeling when I saw that boat going farther and farther away from me. 'I'm monarch of all I survey,' says I, but there was a bigish lump in my throat, and I couldn't swallow it to save my life.

"This was along toward the last of July, you know, and the weather was fine. It was pretty near sundown when the boat left me, and when the Caleb Curtis got under way, and started off before the breeze, it made as pretty a picture as I ever set eyes on.

"Presently the night seemed to fall down all at once. The schooner was shut out from view. I still sat on the box. I was alone on the island.

"As I sat there, wondering how big a fool I'd made of myself by letting them land me there, I felt something touch my foot. It felt as much like a snake as anything, only it moved too slow. I shoved the creature away and stood up for a

moment. One foot came plump down on a shell-like sort of thing that moved under my weight. I found I was literally surrounded by land crabs. I was certainly not likely to lack company if I counted crabs.

"Just then I noticed it growing lighter in the east, and a few minutes later the big, round moon came up. I used to laugh at the talk of there being a man in the moon, but that night I tell you I could see him as natural as life, and if he'd held out a hand to me he'd been jolly welcome to take supper with me, and to wash it down with one of my dozen bottles of beer. Anybody would have been welcome, for that matter. But neither the crabs nor the moon said anything to me, and the big lump kept coming up in my throat.

"There was a big rock a little way from where I had been sitting, and I got to the leeward of that with part of my traps, and built a shelter for the night. I stretched a tarpulin overhead, unrolled my blankets, and lay down for a sleep. But the crabs were glad to have some one to visit, and I had to get up and walk about.

"I stood still for a moment when I had gone a little way down the beach, and above the noise of the surf I noticed another noise. It was something like a shuffle, as if some creature had come out of the water and was creeping along the sand, but I soon found out that it was made by the crabs. The beach was alive with them. Every step I took I disturbed some of them, and most steps disturbed me a little, for I was almost sure to tread upon them.

"I found that the strip of land between the sea and the fresh-water lagoon was not more than six hundred feet wide. I dipped up some water from the lagoon with my hand and tasted it. It was not bad, except for a flavor of crabs which I imagined it had, but I afterward found out that the flavor was wholly imaginary on my part, for those creeping things can't live in the water at all, and when they began to get in my way I got in the habit of shoveling them off into the water to get rid of them.

"It was a broken rest I had the first night, and I was up before sunrise. I swallowed the big lump in my throat and was ready to make good my promise about staying and working alone on the island. But I was glad to see the sun rise. I had never been quite alone before, that I could remember, and the sun seemed to be like somebody coming to call.

"The sun sent a long shadow from the rock behind which I had made my bunk down to the rest of my traps on the shore, and that reminded me that I had plenty of work to do. I spent all the morning building a sort of house. I rolled other stones along the beach, and laid up two walls, so that, with the big rock, I had a three-walled shelter. The tarpulin, fastened down by other rocks, made an excellent roof, and seaweed, thrown against the walls, on the outside, kept the wind out and made me snug as a bug in a rug.

"After dinner I took a long walk, the entire length of the island, nine or ten miles, and back, and that night, crabs or no crabs, I went to sleep. I didn't sit up and look at the moon that night, and I really didn't feel lonesome a bit. The crabs kept crawling around my feet, and they

soon got into bed with me, but I was beginning to get used to them. They didn't bite; they only clawed.

"When I began to think of going to work on the guano, I found that I was likely to have my labor for my pains. On most islands you can scrape the stuff together with a hoe and pile it up with a shovel, but on Chipperton Island the rains had beaten it so hard that a pickaxe could hardly penetrate it. It was like layers of leather. I could do nothing with it at all.

"The next thing to be thought of was what in the world I was to do until the ship should come after me. I didn't even have a pack of cards to play solitaire with. I thought once of training some of the crabs and getting them ready to exhibit at some country fair, but in a few weeks' time, when my provisions began to run short, I found another use for the crabs.

"Soft-shell crabs and toast, and deviled crabs, and crab salad, and all that sort of thing may sound all right on a bill of fare, and they may all taste well enough in their way, but when one comes to having crabs three times a day, and such crabs as these, it is almost too much of a good thing.

"I presume it was the great amount of exercise these crabs took that made them so strong. At any rate, they were strong, yet they made fair eating as a side dish when I learned how to cook them. They averaged about two by three inches in size, and were cerise red even before they were boiled.

"I also got to catching a funny-looking fish, that looked for all the world like a matchbox with a tail to it. These fish were only about three inches long, and from one to two inches square, as if chopped out with an axe. These and the crabs, and some booby birds that I knocked over with a stick, were about all I had in four long months to help out my supply of provisions.

"I used to keep count of the days as they passed by tallying them on the side of my big rock. I didn't expect the ship back until early in October, but when it got to be the middle of that month, and I had seen no sail I began to feel a little anxious.

"I got into the habit of sitting up on the highest point of the island and watching the water all day long. One day I saw a sail away off to the southward, but it never got near enough to see any sign I made.

"You can imagine how glad I was when I woke up one morning in November, and found a vessel making for the island. I saw her come up as near as she could, and then she lowered a boat. About ten men got into her, and they began to pull for the shore. When I stood upon a rock and waved my hat, the men stopped rowing. They told me afterward they had no idea there was anybody on the island, and when they saw me they thought I was a savage. But I was a wild man only in my joy to see some living creature besides those crabs.

"The vessel out there was the Helen Mariman, and these men had been sent ashore for the same sort of work I had been left there for.

"I tried to tell them before they landed that the guano couldn't be dug up and that there was

no use of their landing, but they knew best, of course.

"There were four of them going to stay, and altogether we'd get on in great shape so I concluded to stay if they did. I had a sort of proprietary interest in the island, you see. So the four men, with provisions for about three months, were landed. The boat went back to the vessel, and she sailed away.

"These new arrivals were feeling a bit more merry than I had been, and before night they had got to be quite jolly for a man who had lived alone for four months. Next day I proved to them that there was no use thinking of gathering guano. It was too late, then, to think of calling their ship back. She was out of sight long ago. All they could do was to make the best of it.

"The Helen Mariman had promised to be back inside of three months. She certainly wouldn't come sooner. So there was that much time to be put in at anything we might think of. First, I did the honors of the island. The crabs needed no introduction. They introduced themselves. I presented the booby birds in due form, and showed my guests where and how to catch the square fish. I told them how my provisions had run short, and how I had been forced to dine on my companions, the crabs. But the newcomers said they'd plant potatoes, and these would be fresh spuds in plenty by the time the other grub gave out. The vines came up in great shape. They grew up into regular trees, and the crabs reveled in their shade, but there were no roots, and, of course, no potatoes.

"We got so used to the crabs that we got to throwing them at each other. One day we had a game of baseball, with crabs for balls, until the wind was not strong enough to carry off the smell, and then we began to look for other things to occupy our time with.

"February came, and still no sign of a vessel to take us off the island. Provisions were getting very low. Crabs had begun to taste good once more. Even the seabirds had stopped laying, and there was not an egg to be had.

February is supposed to be the shortest month of the year, but it was long enough for us. March came on, and with it came the hope that somebody must soon come. But the month was nearly gone before the Compeer hove in sight. She came to us in the early morning, just as the Mariman had come to me, and she was making direct for the island when we saw her.

"Our first thought was to see what her plans were, so we made no preparations to depart, but stood down by the shore to welcome the boat.

"When we told them there was no guano ready, they said, 'Jump in,' and we jumped in without further parley. We left our hut, with its boxes and tarpulin roof, just as I had made it. We did not even take time to formally turn it over to the crabs.

"Half an hour later we were on the deck of the Compeer, sailing away from Clipperton Island. There was good food at hand, and San Francisco was among the good things ahead of us. Still I looked back with something like a feeling of longing for the strip of land I had lived on so long, and I really thought I could see the crabs gathered on the highest part of the island to say good-by."

CURRENT NEWS

GASSING COCOONS

A war gas has turned out to be of great use to the silk industry. When the cocoons are killed, it has been found that gassing them is much better than the old method of baking or steaming. The cocoon is said to keep much longer and, therefore, can be handled as non-perishable merchandise in transportation and storage.

ELECTRIC RIVER CRAFT TO CHANGE COMMERCE

Rail and water transportation in the United States enters a new era through the successful adaptation of the principle of the electric drive to the propulsion of river craft, recently developed by United States Army engineers, according to Major John G. Gotwals, district Government engineer in St. Louis.

This principle, said to be the most economical and efficient form of motive power ever devised, culminates years of effort by army engineers and is the initial step toward realization of the dreams of railroads throughout the country for years.

IS THERE LIFE ON THE MOON?

Most astronomers would say no. But strangely enough, the question is far from settled. This is our nearest neighbor in space. It is less than 240,000 miles distant from us on the average. Its light comes to us within one and one-half seconds (compare the Pole Star—fifty years). It can be kept under almost continuous observation from every observatory in the world. Best of all, it has no atmosphere, hence no clouds and no dust storms obscure our view of its surface. Yet astronomers are by no means agreed as to whether or not there is life on the moon.

A few trained observers of great experience feel sure that in or near some of the great craters that gape at us so mysteriously from the moon's surface a form of low vegetation flourishes, dies and flourishes again. Where would this life get its water? From fissures in the craters, they say. Doctor Aitken's opinion is against this and with the majority, but he admits the question is not settled.

WHISTLE DISPLACES SCRIPTURE AT START OF FOOTBALL SERMON

One sharp blast of a referee's whistle from the pulpit startled the congregation in St. Paul's Church, Kingston Hill, Kingston-On-Thames, when the Rev. A. Wellesley Orr arose to deliver his sermon. Instead of prefacing his remarks with a text of Scripture, the vicar explained that the whistle would serve as such, as many of the listeners were members of football clubs of the Kingston district.

"This whistle strikes terror into many of you, as I noticed by the way in which you jumped," the minister began.

Pointing out that he as a young man had been a football referee, the vicar proceeded:

"My refereeing appeared to annoy some of the players, because they began to swear; so I gave it up, as it is no use making a man swear on

Saturday afternoon and trying to do a bit of good on Sunday."

The pews of the church were decorated with football jerseys brought by the respective clubs.

WHENCE CAME THE MINOR PLANETS?

Between Jupiter and Mars a swarm of little planets chase each other around the sun, rushing through the dark, cold space just as regular planets do, but astonishing us by their smallness, their great numbers and their mysterious origin. There are more than a thousand of these pocket-edition planets that are known and catalogued and there are probably thousands more not yet discovered.

Are they the remnants of a shattered planet? Astronomers used to think that possible; now they think not. And what happens to them? Perhaps one or two of them are captured by the planets now and then and made to serve as moons. Jupiter, it is thought, may have gotten one or more of his eight moons that way.

The real answer to these questions, however, remains for some brilliant astronomer to solve.

EFFICIENT ORIENTALS

That the Chinese and Japanese can live longer, work longer or starve longer on a low ration of food than the American or European peoples is an ancient belief. Why have these Orientals been able to live on so little food?

The answer is, their basal metabolism, or energy exchange of the body, is lower, according to tests.

The Orientals are fundamentally more efficient engines than we are, and their noted ability to live on a scant diet is seen to be not wholly due to their lack of wastefulness or to some special psychological characteristic, such as "natural toughness," which many have ascribed to them.

The findings are summarized as follows: The vital capacity of the Chinese or Japanese was, judged by American standards, very low, that is, 14.3 cubic centimetres per centimetre of height and 1.54 litres per square metre of surface area, as compared with the normal standards for women of not far from 20 cubic centimeters and 2 litres, respectively. The blood pressure of the three subjects measured was normal. The average pulse rate for the entire group was 60 beats per minute, with a minimum of 54 and a maximum of 64, that is, values that are at the lower, if not indeed slightly below the lower, limits for normal Americans.

The most significant findings had to deal with the basal metabolism, which in all cases was below the accepted normal and in most cases strikingly low, the average metabolism being 10.4 per cent below the Harris and Benedict prediction standards.

Commenting on these findings, the Journal of the American Medical Association says: "Has the rush of Western civilization produced a higher metabolic rate? Is the low metabolic rate of the Chinese a physiologic expression of their more philosophic outlook on life?"

BRIEF BUT POINTED

CALIFORNIA BOASTS 1,061,272 AUTOS

California's great fleet of automobiles, second only to that of New York, numbers 1,061,272 passenger cars, the State Board of Equalization has just announced. Assessed valuation of these vehicles is set at \$220,210,286.

A FAMOUS PARADOX

Often one meets the question as to what would happen if an irresistible force meet an immovable body. This is one of the oldest and most prominent fallacies in logic. The ordinary answer is that the question is impossible as it stands; for if there were a force that could not be resisted, obviously there could be no object that was immovable, and vice-versa. But the question as it stands is fertile in its production of argument. What do you think?

DO CHARLESTON IN PLANE

The experiment of dancing the Charleston in an airplane at a height of 2,000 feet has been carried out at the Croydon Airdrome, London. The machine selected for the purpose was an air liner belonging to the London-Paris route and throughout the dancing it kept perfect poise.

Two leading professional exponents of the new smooth Charleston gave the exhibition aboard to music supplied by a phonograph, and afterward one of the passengers took a lesson.

LUCKY DIME FOUND BY GIRL IS RARE
1788 COIN WORTH \$300

Alice Padgett of Sparta Township, Newton, N. J., thought she was lucky the other day when she found a dime near school.

She was more certain of it when a numismatist of Sparta, after consulting a coin catalogue, told her parents that the dime was a rare one and worth about \$300. It was coined by Maryland in 1788, according to inscriptions on the two sides of the coin. It is in fair condition.

"HOT DOG" TO SALLY FORTH IN NEW COAT!

The "hot dog," and all the other more aristocratic variations of the sausage are to bloom forth, very soon, in synthetic habilaments.

Hitherto the covering, hide or ring of a "hot dog" has been thoroughly animalistic, with properties and distinctions all its own. Many have held to the belief that this-covering was hardly as digestible, or as appetizing as the sausage itself.

The chemists of the Mellon Institute evolved the new "hot dog" skin. It is made from cellulose.

SH! DON'T BREATHE! FLY'S WINGS USED IN METER TO MEASURE HEAT

So delicate is a new instrument now being made to measure heat in different parts of the spectrum of the fainter stars that fly-wings are used in parts of its construction, the Smithsonian Institution announced recently.

Andrew Kramer, wizard craftsman of the in-

stitution, who has just completed thirty-four years of service, is making the device.

In contriving delicate instruments for institution scientists, Kramer has astonished the craftsman's world. He has cut down a brass tube to such thinness that it crumples under its own weight.

3,000 AT SERVICE VOW THEY TALK WITH DEAD

An impressive belief in spiritualism has been registered at the spiritualists' annual armistice service in Albert Hall, London. Sir Arthur Conan Doyle, leading the services, suddenly appealed to his hearers, shouting:

"I ask all who are sure that they have been in touch with their dead to rise and testify."

More than 3,000 men and women of all types quietly rose, and this brought from Sir Arthur this fervent statement:

"Thank God there are so many. I prophesy within five years that to such an appeal every man and woman will rise. We are not testifying to faith but to fact."

SUBMARINE DEVICE ENABLES TALKING WITH SUNKEN CRAFT

The British Admiralty is conducting an invention for locating and communicating with submarines that are unable to rise to the surface.

The apparatus is the invention of a North Country man, consists of a buoy carried by the submarine alongside the conning tower. If the submarine is unable to rise to the surface the buoy can be released and, being filled with compressed air, rises quickly to the surface and floats above the sunken vessel, to which it is attached by a cable.

The buoy contains a telephone, by means of which rescuers and the imprisoned men can communicate. It also holds rockets, a lighting apparatus and a signal bell to attract the attention of passing ships.

DIRTY SHIRTS, OLD SHOES, NEW COLLEGIATE STYLES

Collegiate styles are changing. Here is the latest thing in fashions for the college youth as expounded by King Wilkens, city editor of the *Daily Californian*, student newspaper at the University of California:

Ties are no longer 'au fait.'

The "bon ton" show a marked preference for last year's shoes.

Fancy hose patterns are worn on Friday and Saturday nights only.

Plain woolen track socks suffice for daily wear.

Shirts are worn dirty and open at the collar.

The tag from a tobacco sack, hanging from a vest pocket, adds to the festive note.

Blue chambray is favored, though any old shirt will do if it is frayed enough.

The trend in breeches seems to be to antiquity, achieved through dirt or rough usage.

Creases are still popular, but not down the front of the trousers.

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